

# ALL THE YEAR ROUND.

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## THE LOTTERY DREAMER.

IN FOUR CHAPTERS.

CHAPTER II. THE JEWELLER, AND THE  
JEWELLER'S DAUGHTER.

ON Tuscany, and on the dynasty of Lorraine, must rest the disgrace of having first given to Europe the evil example of a government exciting and pandering to the most pernicious and anti-social vices of its people, by making gambling a national vice. The lottery, as a means of revenue, was first introduced there in 1740, shortly after the death of the last Medicean duke. Something of the kind had previously existed in the republic of Genoa. It was said to have arisen there from a system of betting on the different candidates for the various magistracies to be elected by ballot; and it was in its early days known as the "Genoa Lottery." But it was at Florence that the lottery became a systematised means of duping and plundering the people. From Florence it passed to Vienna. France eagerly seized on the new invention. England, as we know, permitted state needs to override the perfectly understood, but deliberately disregarded, principles of state morality. To Frederick the Great belongs the honour of having resisted the temptation, and strictly forbidden the introduction of the abomination into his states. In proportion as the different countries have advanced in moral civilisation, they have discountenanced and abolished their lotteries. In Italy, as might be expected, the system still continues in full vigour. Rome, struck at first sight by the immorality of the thing—but not at first sight comprehending the profit to be drawn from it—began by anathematising the lottery, but pocketed its infallibility and adopted it, immediately on perceiving its real object and value.

In Central Italy, the Grand-Duke of Tuscany and the Father of the Faithful were partners in keeping the public hell for their respective subjects. And by this arrangement the lottery drawing in the various Tuscan cities served the Pope for continually "making the game" with his "children;" while that at Rome assisted the grand-duke in like manner. It is understood that the immoral and disreputable keepers of the gambling-tables at Baden-Baden, and Homburg, have chances in the games played to the extent

of five per cent against the players, who are perfectly well aware of that fact. But the amount of "the pull" which his Highness the Duke and his Holiness the Pope permitted themselves against their subjects, was, as near as may be, seventeen per cent.

The "game is made, gentlemen," in this wise: The drawing takes place every week in one or other of the different cities, more or less frequently in each in proportion to their size and importance, according to a regular fixed cycle. This change in the locality of the drawing has no other object or effect than to give each place in turn a share of the amusement of seeing the ceremony. The offices are always open in all the towns, and a man at Rome may play on the drawing to take place at Florence, or vice versa, just as well as if the drawing were to be performed in his own city. The numbers put into the wheel are always from one to ninety inclusively. From these, five are drawn. The player, therefore, bets that such or such a number will be drawn.

When the drawing is to take place, a scaffolding, handsomely ornamented with upholstery, is raised in one of the most conspicuous spots in the city, and a band of music is provided. Three magistrates attend in their robes of office; the wheel is placed before them at the front of the platform, and a boy stands beside it. The numbers are called aloud by one of the magistrates, held up to the sight of the people, then passed from one of them to the other two successively, and lastly to the boy, who drops them, one by one, into the wheel. Two or three turns of the machine mixes them well up together; and the boy proceeds to take out one. It is handed to the presiding magistrate, who calls it aloud, shows it to the crowd, and then affixes it in large figures to a board provided for the purpose. Then comes a flourish of music; and so on, till the five numbers have been drawn. They are immediately put up conspicuously in all the lottery offices; they are communicated as quickly as possible to the other cities; and the fortunate holders of them, if there be any such—for it will be observed that by this system it by no means follows that there will be any prizes to pay at all—present their tickets for payment at any of the offices.

It is difficult to give an adequate idea of the degree to which the lottery occupies the thoughts

of the Tuscan populace, or of the largeness of the place it holds in their daily life. It has even modified their language. Expressions, allusions, metaphors drawn from it, have become part of their household speech. The walls and pavements throughout the city are always scrawled over with numbers, generally in combinations of three or five. It is a constant subject of conversation; and if a working man has occasion to put his hand into his miscellaneous filled pocket, the chances are, that you may see him pull out, among other matters, one of the abominable little strips of coarse grey-blue paper which constitute the tickets in the lottery. Hawkers, crying their special numbers, may constantly be heard in the street. A ticket may be bought for a sum somewhat less than a penny; and the mendicant risks his alms in preference to buying himself a bit of bread. Many and many of the poorest classes play every week; and there is always an especial run on the government pawnbroking establishment a few hours previous to the closing of the sale of tickets.

Hell's darksome gate stands night and day agape, says the Latin poet.

A confirmed lottery-player is to a Tuscan family almost as fatal a cause of misery and ruin as a confirmed gin-drinker is to an English hearth. And the reader will be prepared to find that the home to which we left Laudadio Vanni and his daughter Laura returning, after their day's holiday at the Cascine, was not a prosperous one. Yet, had it not been for the curse that was on the old man, there were reasons why it ought to have been both. Laudadio Vanni had once been celebrated in the little world of Florence for his talent in his art. Ideas which have once become a portion of the popular mind in any country are endowed with a wonderful vitality. The goldsmith's art in the palmy days of Florence—from the old time when Giotto drew the perfect circle without compass as he sat at his work-bench, to the later generation when Cellini delighted Europe with the elegance of his fancy and the daintiness of his handiwork—was one of the fine arts. The statue of that unrivalled art-workman stands among the great ones, poets, painters, sculptors, statesmen, and captains, whom Florence still delights to honour; and his works are among the undying possessions which still bring the lovers and students of art as pilgrims to its shrine in Florence, from every part of the civilised world. And to the Florentine mind the cunning and tasteful worker in gold and its combinations is still an artist.

And Laudadio Vanni was held to have caught more of the ancient spirit and traditions of Florentine art than any of his contemporaries. If a restoration was needed of some treasured relic of former magnificence, no eye was so sure as Vanni's to comprehend the feeling of the original design, and no hand so capable of equalling the original workmanship. If a stranger needed a

fitting setting for some gem of mediæval art, the acquisition of which was the main triumph of his tour, Vanni was the man to whom he was recommended. His was the shop on the Ponte Vecchio which travellers in search of some memorial of their stay at Florence especially sought out. And all this ought to have "led on to fortune." More especially as the old widower's only daughter from an early age began to prove herself a very valuable assistant to him.

Laura Vanni was indeed a born artist. Had the circumstances of her position put it within her reach, she would have undoubtedly excelled in some one of the higher branches of art creation. She had striven hard, and had effected much, towards retarding her father's downhill path on the road to ruin. Her talent had made itself known; her designs were sought; and the old shop on the Ponte Vecchio had a new attraction added to it. But the evil spirit she had to fight against was too strong for her; and gradually things went from bad to worse. A precarious hand-to-mouth struggle with difficulties drove them to substitute mere manufacture for the slower process of artistic elaboration. Visitors who sought the shop in the expectation of finding some charming chef-d'œuvre of grace and fancy, found only the ordinary bunches of turquoises and garnets and pearls, which made the staple of every shop on the bridge. The display even of these soon began to be scantier and shabbier than those of their neighbours and rivals. It was not only that the old man neglected his business, and did nothing, being wholly absorbed in cabalistic calculations, and endless searches for fortunate numbers from every object in life and in nature. Had this been the worst, Laura, by her own industry and talent, and with the true-hearted help of her faithful friend and patient lover, Carlo Bardi, might have managed to keep the old man and herself without any assistance from him. Carlo would willingly have installed himself as the old jeweller's assistant and workman, and have served his seven or twice seven years for his love, had such a scheme promised any good issue. It had often been talked over between them, and as often abandoned as hopeless. For old Laudadio was in the habit of pilfering from his own shop to supply the means of gratifying his passion. Any chance suggestion of a combination of numbers to his diseased brain was sure to be followed by the abstraction of a brooch or a bracelet; and a dream was a sentence of sacrifice under cost price of the most valuable article in the shop.

It will be seen that poor Laura's task was an up-hill one, and her position sufficiently hard. Without the frequent and always ungrudgingly bestowed assistance of her godfather, the cavaliere ex-clerk, old Sestini, it would have been impossible for her to have got on from one year's end to another. But it was curious enough, that though old Niccolo was held by all who knew him to be a fool, though he seemed, in truth, not

to have two ideas on any subject under the sun, and, still more strangely, though he always testified the utmost admiration for his friend Laudadio's profound cabalistic science, yet some species of instinct with regard to the side on which his own bread was buttered, prevented him from ever risking a farthing in the lottery himself, and also led him so to manage his benefactions to Laura, as that they should always reach her hands just when needed to meet some special pressure, and should never find their way into those of his profoundly mathematical friend.

Under these circumstances, it would seem that pretty Laura Vanni must have been among the many victims who have cause to hate the paternal institution of the lottery as the one cause of all their sorrow in life. How numerous must be the victims ruined by the fatal passion in those on whom they depend! Yet no such feeling is common among the people, even among those who are themselves free from the lust of gambling. And Laura herself had no such feeling on the subject. It was not only that her affection for her father was in no wise diminished by his conduct, but she did not seem to feel either hatred or anger against the thing itself.

While the old shop on the bridge was becoming stripped, and things were getting worse and worse with Laura and her poor old incorrigible father, worthy Carlo Bardi was slowly making his way up fortune's hill. By rigid economy and hard work as a journeyman jeweller, he had contrived to save a sum which at last placed him in a position to make a proposal he had been long meditating. This was nothing less than that Laudadio should give up the shop and business to him, that he and Laura should forthwith be married, and that he should charge himself with finding the old man a home and maintenance during the remainder of his days. The business had, in fact, become worth nothing, and the shop was as nearly as possible bare. Nevertheless, Carlo hoped to be able to stock it with his little capital, and by his own industry and skill, and his wife's talent and taste, to recover in some degree its old credit. It was a bold scheme, for poor Carlo's means were of the smallest. When matters were canvassed between him and Laura, he steadily set his face against all notions of partnership with the old jeweller. Laura feared that her father's pride would rebel against this proposal of complete abdication. But Carlo was of opinion that the lottery had swept all that away, together with so much else.

At all events, it was settled between them, as they walked back from the Cascine on the Ascension-day evening, that the attempt should be made. Carlo went over his calculations yet once again, and, as usual, a certain sum of a hundred dollars figured in the little budget, which Laura was to receive on her marriage from her godfather. These hundred dollars had been laid aside years and years ago by the little cavaliere, long before he had quitted his place in the

government office, and had they been placed at interest, might have been two hundred by this time. But nothing, to Carlo's great disgust, could ever induce Niccolo Sestini to take any step of the kind. There were the identical dollars, all fresh from the mint, and those dollars he should put into Laura's hand when she was to be married. Over and over again had he resisted temptation to permit the little hoard to be diminished. And he was equally immovable in refusing to touch it for the purpose of increasing it. "How could he know," he observed, when it was shown him that the hundred might ere this have become two hundred—"how could he know that Laura would have remained single so long?" So the hundred dollars were but a hundred; but they were sure. And they were counted on by the young couple as a very important fund for meeting the immediate expenses of starting, and thus leaving Carlo's little capital free for the all-important work of stocking the old shop.

It may be surmised that Laura and Carlo saw little of the surpassing beauty of their sunset walk by the bank of the Arno from the Cascine to the city gate, and thence by the long line of the Lungarno to the Ponte Vecchio. It was then arranged between them that Carlo should call on her father on the following morning, and make his proposal. Old Laudadio, who, as in the morning, walked in front with the cavaliere, was equally blind to all around him, unless it were that he occasionally recorded to himself the numbers suggested, according to his science, by the objects that met his eyes. A little boy patiently dangling a bit of string at the end of a stick in the river, produced the remark that fishing with a hook was 41. Two men, with bare brown legs and arms, in a boat, which they were loading with sand scooped up from the shallows of the river, and which looked as if one more shovelful added to the heap which had already brought their gunwale to the level of the water must surely sink their boat, led to the observation that sand denoted number 20.

Old Niccolo alone seemed, as he gently puffed his cigar, strolling onwards with his hands behind his back, to be enjoying the lovely view of his dear Florence to the utmost. For among these Southern organisations, be it observed, it does not follow that because a man is seventy years of age, an ex-clerk in a public office, fat and paunchy, and an old fool into the bargain, he is therefore insensible to beauty of any kind. A Parisian, in a similar position and circumstances, would see no beauty save of a far more factitious kind. It is not so with a Tuscan.

"Ah! come è bella! come è bella!" he exclaimed, as the moon rose over the black pine-forests of Vallombrosa, and tipped the pinnacles of the Palazzo Vecchio's tall slender tower with her light.

"Moon," said Laudadio, "is number 6."

"She must be full to-night, I think," remarked Sestini.

"But *full* moon is 90, my sympathetic number!" cried old Vanni.

"What a head he has! What a philosopher's head!" said the ex-clerk, shaking his own in admiring wonder.

And so they passed under the shadow of the quaint old buildings on the Ponte Vecchio.

The Ponte Vecchio, or old bridge at Florence, is one of the most remarkable specimens remaining in Europe of the mediæval fashion of turning bridges into streets, by loading them with rows of houses on either side. Space within a walled and fortified enclosure was of course scarce and valuable; and the growing difficulty of lodging an increasing community within the unelastic circuit of its stone girdle, led citizens to this and other non-sanitary expedients, which, according to Dame Nature's usual just and inexorable mode of dealing with us, levied inevitable retribution on mankind for the crime of so mismanaging their lives on this fair earth as to make stone walls round their dwellings necessary to them. In a simply artistic point of view, something may be found to be said on either side—in favour of the old building-laden bridge, as well as of the modern unembarrassed structure. If Waterloo Bridge be a beautiful and magnificent work of art, ancient London Bridge, as its appearance has been preserved for us by old pictures and engravings, was rich in picturesque beauty of its kind. And on the banks of the Arno, although the Ponte Santa Trinita, situated a few hundred yards lower down the stream, is a masterpiece of elegance, lightness, and scientific construction, it is its ancient neighbour, with its quaint superstructure of queer little shops, that attracts the eyes and occupies the sketch-books of both resident and pilgrim artists.

The Florentine working jewellers, who produce the combinations of pearls, garnets, and turquoises, which are peculiar to Florence, and who invent cunning Etruscan settings for *pietra dura* and cameo ornaments, still stick to the Ponte Vecchio. Their shops are of very diminutive dimensions. Behind most of them a tiny little back-shop is contrived, generally for the purpose of a workshop, by dint of projecting the buildings over the sides of the bridge, and supporting them by timbers, resting in a sloping position on its solid masonry. Notwithstanding what would seem a somewhat insecure foundation, these buildings are of two, and in some cases of three stories. They are built with complete contempt for all uniformity and regularity; and being adorned, here with an ancient stone-cut coat of arms or an inscription, there with a fragment of fresco or a tabernacle to the Virgin, with its pendent lamp in front of it, the general effect is picturesque in no ordinary degree.

Laudadio Vanni and his three companions turned up the bridge from the Lungarno, and stopped before the narrow door of one of the little houses on the left hand as you cross from the north to the south side of the river. Massive

iron-bound shutters, not made to stand perpendicularly against the front of the house, but projecting from it in a slope, so as to cover and protect the cases of jewellery made to jut out from the little window fronts, in order to gain a little space at the cost of stealing it from the public way, were in front of every tenement on the bridge, and now that they were all closed on this high day and holiday, had the appearance of huge sloping-roofed chests deposited on the pavement in front of each little house. Every narrow door, barely large enough for one person to pass through it at a time, was secured by two or more huge locks. The Florentine locksmith still looks mainly to massiveness and size as the elements of security, and dreams not as yet of the cunning devices by which an ounce of steel in the hands of a Bramah or a Chubb is made to render better service than half a dozen pounds' weight of less-skilled workmanship.

The old jeweller deliberately drew from his pocket a sufficiently greasy-looking leathern bag, or key case, which with its contents may have weighed some six or eight pounds. Unwinding the thong which was bound around it, he took out first one huge key, which he applied to a lock at the middle height of the door, and gave it three complete turns. Then another such lock was opened at the top of the door. And lastly, an immense padlock, which secured an iron stanchion across the whole width of it, at the bottom, was removed; and then at length the narrow door thus jealously secured was opened. There was little enough at present in old Laudadio's shop to necessitate all these precautions, but such had not always been the case.

Laura struck a light as soon as all four had entered the miniature dwelling, and proceeded, while her father carefully put up his keys again, to light two of those slender tall brass lamps, with their implements—snuffers, scissors for cutting the wick, and pin for trimming it, hanging around it by three brass chains—and their oil reservoirs and burners, made still in the shape of those found in old Etruscan tombs—lamps which are seen in every Tuscan house, and have in the eyes of strangers such a curiously classical appearance.

Placing one of these on the narrow little work-bench before the window on one side of the door, which was her father's now rarely occupied place of work, and in front of which stood his old worn arm-chair, she passed with the other through a door still narrower than that which communicated with the street, into the second room, if a space of some six feet square could be called such. Here, in front of a tiny window overhanging the river, was Laura's own little work establishment, with its appurtenances of multitudinous small tools, spirit-lamp, blow-pipe, &c. Three or four casts of bronzes and basso relievi were hung round the little cabin. One or two old books, in a sadly dilapidated condition, containing engravings of celebrated gems and cut stones, lay upon a hanging table (or shelf rather, it was so narrow) against one of the side-walls.

The little bit of a window, small though it was, gave the inmate the precious advantage of a pure and unbroken light; for, looking out over the river as it did, there was nothing between it and the heavens.

Here, seated at her bench and busily at work in shaping the delicate materials of her art into the expression of some dainty device or skilful reproduction of mediæval workmanship, Laura passed the happiest hours of her life; unless, indeed, those exceptional ones of the society of Carlo are to be counted as ranking first in her estimation.

And now this evening, one of the last, as she hoped, silly mortal! of that short, never-returning blossom-time of a life which precedes love's fruit-season—this evening she would celebrate by a combination of both delights. The two old men sat down in the front shop for a "chiaccherata"—a bout of gossip; and Carlo, as she had intended him to do, followed her into her workshop and artistic sanctum. She sat down in her accustomed seat at the narrow work-bench before the window, and Carlo took the only other seat in the little room, and placed himself at the end of the bench, and thus at right angles to her and the window. Of course they had enough to talk of. But if Laura had been intent on talk only, the lamp would hardly have been necessary. For the moonlight was streaming in at the little window, and was reflected in a long pathway of light on the water, extending from the edge of the shadow cast by the "Ponte alle Grazie"—the bridge next above the Ponte Vecchio on the river—till it ended beneath the arches of the old bridge under their feet. Few quainter and more characteristic town views could be found than that commanded by the little window at which the lovers sat. In front, the queer old bridge of the Grazie, with its chapels, and little shops on its massive piers all in deep shadow, and the Chianti hills in the distance; to the left the river façade of the Uffizi, with its noble arches and harmonious Palladian architecture—that frontage of which Vasari was prouder than of all his other various art-works, and of the difficulty of rearing which on the unstable soil of the river-brink he boasts so much—all this, too, black in deep shade; then, to the right, the strangely varied line of the backs of the houses, which at this part of the river come sheer down to the water, without any intervening quay or pathway. These were in the full moonlight; but the irregularities of the buildings chequered the light with innumerable variously shaped patches of shade. The backs of houses always offer a more suggestive and amusing view, and often a more picturesque one, than their more uniform street fronts, got up with a view to respectable appearance in public. The inhabitants of every one of them would be far more interesting objects of observation than they mostly are, if one could get a peep at their minds and opinions in an analogous behind-the-scenes point of view. And it is the same with their dwellings.

#### CHAPTER III. THE JEWELLER'S SHOP.

LAURA's lamp was not needed for looking on this scene, or for conversing with Carlo, as they sat in the moonlight. But she was never absent from her work-bench for a few hours without longing to be back at it. And now she was in a hurry to look at a piece of workmanship which she was completing, and which she was anxious to compare with an engraving she had recollected while at the Cascine. Laura's piece consisted in a most ingenious and tasteful combination and adaptation of several pearls of large size, but of very irregular shape, in such a manner as to make their abnormal forms serve instead of marring the purpose of her design. Most daintily fancied was the idea she had imagined, and Laura was pleased with her work, and eager to return to it. Carlo had not yet seen it, as she had intended to have shown it him only when finished. But this evening she could not resist drawing it forth from the little locked drawer beneath the working-bench; and so it was presented for the criticism of the Paris-taught workman in its still unfinished state.

"Charming!" cried Carlo, genuinely pleased with the beauty of the gem; "davvero, davvero—truly, truly, it is exquisite. There is but my Laura in all Florence this day capable of a design so deliciously fancied. This is the true sentiment of the cinque-cento," added he, recurring to a Florentine artist's constant beau-ideal of art in all its branches.

"Ah, that is the real praise!" said Laura; "that is what I have been striving after. And if I could only hope that I had a ray of the real light!"

Very absurd, was not it, for a poor jeweller's apprentice daughter to talk in such a strain? Absurd enough for a girl to meddle with men's work at all, and quite against all the rules of the trade! But then, you see, poor Laura was an enthusiast in her own way; knew all the glories of the Carrionis, Gaffuris, Torricellis, and Gighis, the masters of her own craft in the days when fine art meant the creation of the beautiful in any form and in any material; knew especially the story of Francesco Borghigiani and his daughter, who at a later day won herself a niche in Art's Pantheon by her skill in works of the same class. And what with old Laudadio's ancient Ponte Vecchio traditions, her own art readings, her Florentine old-world notions, and her enthusiastic perception and culture of the beautiful, the pretty jewelleress had not the least idea that the professors of her craft had been pushed in the world's onward movement from the place of artists into that of artisans.

"What!" she would have cried, "was not old Niccolo Caparra, the blacksmith, immortalised by Vasari in the same pages that record Perugino and Raphael, on account of his beautiful forgings? For me the artist is he who can feel and reproduce beauty!"

Quite a fanatic, this pretty little Laura! Yes; but not by very far so strange a one, ob-

serve, under the shade of Brunelleschi's dome, as she would have been under that of Christopher Wren.

Carlo Bardi had acquired more modern notions, and, moreover, was not an enthusiast in any way, though Laura's enthusiasm appeared infinitely beautiful to him.

"I do think, then, in all truth," replied he to Laura's outburst, "that your work has quite the style of the old workmen. But I very much fear, my Laura, that the world's tastes have so much changed, that, with the exception of here and there a purchaser with antiquarian tastes, this beautiful work of yours would not be calculated to meet the modern demand. Look, now, at this model of a brooch," added he, taking a small case from his pocket, "that we have just received from Paris at our place, as a sample of the latest new style."

"A sample!" cried Laura, flushing with indignation; "and of the latest Paris style. Do tell me, Carlo mio, whether he who wrought that crucifix," pointing to a plaster model of an exquisite work by Benvenuto Cellini, "used to receive samples of the latest style from Paris?"

"Not so, Laura," replied Carlo, quietly; "unhappily, alas! Paris and Florence have changed places. Benvenuto sent the Parisians samples of the newest style. That is the difference."

"No! Carlo, no! and no again. What is this vulgar thing sent here for? That you and every one on the bridge may make fifty dozen exactly like it, if you could get the order for them. Is not it true? And do you think Cellini's works were sent to Paris with any such hope or expectation? When the French king wanted Florentine art, he had to bring the Florentine artist, I think, and not samples to Paris."

"That is very true, Laura mia," said Carlo, stooping across the bench to press a kiss on the cheek that was so charmingly coloured by her disdainful mood; "but say, darling, why do you call this French brooch vulgar? Is not it very pretty?"

"It is vulgar," said Laura, nodding her graceful head, "first, because it is a sample, and may serve for one; because anybody can make another exactly like it, and as good as the original. It is vulgar, secondly, because the value of it is more in the intrinsic cost of the material than in the workmanship; and, thirdly, it is vulgar because no sentiment went to the making of it; the maker put none of his individuality into it, and it is, therefore, as one would say of a human being, all body and no brain, and no heart."

"It is quite true," replied Carlo, "that our modern workmen would turn you out as many dozen of such brooches as you choose to order, not one of which could you tell from the original. But still, modern work has its advantages and excellences. See, now, these circular lines! They are perfectly accurate. See how truly in the centre is the exact point that ought to be the centre. You know how constantly the old works, even of the first hands, are inaccurate in such

matters. A lopsided circle, an untrue angle, or a false centre, would not be tolerated now-a-days."

"So much the worse for those who won't tolerate them!" cried Laura. "I love the careless inaccuracies of the old workers. Their care was occupied otherwise. These little departures from mechanical accuracy mark the individuality of the artist. An artist is not a machine, to work with machine-like precision. Is one man's mind the exact counterpart of another's? Am I the same one day that I am another? I like the careless inexactitude that marks the humanity of the artist without injuring the expression of his thought, better than the precision which only shows that your compasses were in good order. But as for my poor trinket here, one of the here and there individuals of antiquarian tastes has been met with, for this is a commission for an Englishman. It came to me through Signor Raddi, at the gallery."

"I am delighted to hear it, my own Laura!" said Carlo; "for the truth is, that I am thinking of the subject rather from the mercantile than from the artistic point of view. And you know, that if all goes well for our hopes to-morrow, as please God it will, it is in that light that we must look at it."

"Heaven grant that all may go well!" responded Laura, fervently; "but oh, Carlo, I fear, I fear. I think I shall sit here and work at my pearls all night. For then I shall think of my work, and get over the hours. But I am sure I shall not sleep a wink. Sometimes it seems to come out quite clear to me, that of course my father will never consent to take off the old name that has been over the shop for three generations. You don't know how much pride my poor father has in his business."

"I think, my Laura, that when the business was, the pride was; but both, I suspect, have been killed by the same malady," said Carlo, a little bitterly. "Besides," he added, "there is the too evident difficulty of going on, as things are. Surely your father must feel painfully anxious for the future, and will welcome a proposition which will, I trust, remove all anxiety from him for ever."

"You forget, Carlo dear, that my father feels poverty only as one does who is on the point of leaving it behind him for ever. He is well and truly persuaded that the prize, which has so often seemed within his grasp, will come at last, and that soon. And if it should, Carlo—"

"Laura! by all the saints, don't let me hear you talk in that way too! Have you not seen enough of lottery drawing and gambling by this time?" said sensible Carlo, sadly.

"But my dear father *does* understand the lottery as few others do," pleaded Laura. "And I am sure, if calculation and meditation on the cabala and the mathematics can avail, he ought to win."

"Laura! Laura! for Heaven's sake don't talk so!" groaned poor Carlo, with real alarm. "Tell

me," said he, "did you ever buy a ticket, Laura? Did you ever wish to do so?"

"Surely you know, Carlo, I never did either the one or the other. I neither understand anything about it, nor ever attempted to understand it. The numbers for my terno are my own true love, my art, and my old work-bench. Papa would tell the numbers sympathetic to all three in a minute. Will my terno come up, Carlo?" said she, with a look which made it impossible for Carlo to scold.

"Dearest," he said, "I would rather talk of our happiness under any other form. Can it be that you really have any shadow of belief in the possibility of any connexion between the numbers to be drawn out of the wheel at the lottery, and all the calculations, sympathetic numbers, and dreams that your father, and so many others, put so much faith in?"

"In truth, dearest Carlo," replied Laura, seriously, but without a particle of the animation and intense interest that had lighted up her face, and lent fire to her eye, a few moments previously, when she had been speaking of matters of art—"in truth, dearest Carlo, I have never given the question a thought, and know, as I said, that I understand nothing about it. But—"

"Understand it, Laura!" broke in Carlo, the sceptical and the sensible; "why, it is within the comprehension of a baby."

"And yet they all speak of it," rejoined Laura, humbly, "as a profound science and mystery, to be fathomed only by the longest and deepest mathematical study. See, now," she continued, "what reasons I have to believe these things, which seem to you so incredible. My dear, dear father certainly was never considered wanting in intelligence. You know, before pressing want of money led him to devote all his attention to this subject, how highly his talents were thought of by all the men of art in Florence. And years of deep study have only confirmed him more and more in the certainty of his speculations."

Carlo groaned; but not letting him interrupt her, she went on:

"Then, as you remarked yourself, my father is far from singular in his belief. How many others think like him? And then again, above all, that book which he had with him this morning. I have never so much as looked into it. But I have often and often heard him quoting the names of the great philosophers whose calculations are there given. I know that the book states the correspondences and sympathies of numbers, and the possibility of winning in the lottery by their means, as matters of fact. And is it credible that the government and Holy Church, which takes such ceaseless care to prevent evil books of any kind from being printed, would suffer that book to be published and sold openly to thousands of people, deluding them in the most cruel and wicked manner, if it were all false? Is this in any way credible, I say?"

Carlo's Paris-grown ideas brought to his lips some pithy expressions of his estimate of the

paternal care of "government and Holy Church," in reply to his Laura's triumphant arguments. But he suppressed them, wisely judging that so very large a dose of novel and startling doctrine, administered all at once, might be more than was good for the mental digestion of his pretty and much-loved patient. So contenting himself with inwardly resolving that a little enlightenment on these matters should reach his Laura's deeply art-instructed, but on all other subjects blank-paper mind, at some future and more convenient period, he merely said:

"Well, my sweet Laura, without pretending to give up my own ideas on the matter, I will be content if, as you tell me, you, at all events, never felt any inclination to dabble in the lottery."

"And if I had, Carlo, which I truly never had, would it not be enough for me to know that you did not approve of it?"

This, as the speaker doubtless felt, could only be answered by a very tender caress. And then it was settled between them that the all-important interview of the morrow should come off at ten o'clock, at which hour Carlo was to call on the old man for the purpose.

Of course Laura and Carlo would have sat on where they were as long as ever the two old men in the front shop chose to leave them undisturbed. But it was not long after they had finished their business and type-reproducible talk, and had betaken themselves to very orthodox hand-in-hand moon-gazing, that the round-about figure of Godpapa Niccolo appeared in the too narrow frame of the little doorway between the two rooms. Laudadio, he said, was specially absorbed in some calculations of the influence which the full of the moon would have on the drawing of the lottery on the following Saturday at Rome, as deducible from the numbers that came up the last time the drawing took place at Rome in the quarter of the full moon. And he had betaken himself to the room above, which was reached by a ladder-like stair constructed in the thickness of the wall. Carlo, and he, he said, would go off to bed, and Laura was to close the door behind them.

The engagement between Laura and Carlo was perfectly well known to Sestini, and had his warm approbation. The hundred dollars, he said, were ready at the first intimation that the wedding was fixed. He was not aware, however, of Carlo's determination to bring matters to a crisis by the proposal the reader has heard. As they left the heavily ironed little door, which Laura was heard barring and bolting inside, Carlo told the old cavaliere his project, and asked his opinion as to the probability of Signor Vanni's acceptance of it.

"My opinion is," said Niccolo, "that he will gladly accept it. For when a man's head is occupied by the profound and intense studies which engross my respected friend, I have observed that he rarely troubles himself much about meaner things. A wonderful head has old Laudadio Vanni!"

"I have made much the same observation that you have, Signor Cavaliere," returned Carlo, "and it is on it that I build my hopes of success."

"I heartily wish it you, both for dear Laura's sake and your own. Good night, Signor Carlo."

"Good night, Signor Cavaliere!"

### THROUGH LAMBETH TO VAUXHALL.

EVERYBODY who has once gone up the Thames from London Bridge may ever after know with his eyes shut when he is passing Lambeth. He will smell it. Indeed, a nose fine to detect the various blending of other odours with that of the river, might indicate, blindfold, the whole topography of the Surrey bank of the Thames opposite London. There was mention before the Conquest, of "Lambethithe, with all fields, pastures, woods, and waters thereto belonging." But most of the old spellings are held to show that the place owed its name to an old word, lam, meaning dirt, and that Lambithe was,—doubtless so named from its expanse of marsh,—Dirt Haven.

It had its pleasaunces. Where Beaufoy's distillery now stands, were once the gardens of the Earl of Arundel, opposite Arundel House. Those grounds being afterwards rented by the earl's gardener, Boydell Cuper, were known as Cuper's Gardens, whither fireworks, music, and illuminations, tempted pleasure-seekers—who themselves were of ill odour—more than a century ago. That ground is now in the Lambeth district of Saint John, which has its church opposite the South-Western Railway Station. Here, also, sixty years ago, the Royal Coburg Theatre, since re-named the Victoria, came of a dispute between leaseholders and ground landlord of the Royal Circus, or the Surrey, which had then just been burnt down, and has just been burnt down again. The former burning of the Surrey caused the building of the Coburg, which was opened with a melodrama of knights in armour, followed by a grand Asiatic ballet and a pantomime.

St. Mary's is the parish church of Lambeth, and in St. Mary's district, towards the end of the last century, Philip Astley opened his "Amphitheatre of Arts." Astley was a tall strong man, loud of voice, and corpulent in later life, who gave up cabinet-making in his youth to enlist in the 15th, or Elliot's Own Light Horse. He served seven years, was made rough-rider teacher and horse-breaker to the regiment, and when, after seeing service in Germany, he obtained his discharge, he made his living out of horses. General Elliot gave him a charger as a mark of esteem, and with this and a horse bought in Smithfield, he began to exhibit to all comers, in an open field near the Halfpenny Hatch at Lambeth, for whatever he could get when he sent the hat round. Then, he engaged part of a large timber-yard which stood where the theatre now stands. Here he boarded in a circus, charged sixpence for admission,

placed a pent-house roof over the seats, and performed of mornings to the music of a drum and two fifes, within a rope ring open to the sky. In the evening he had Chinese Shadows, a learned horse, and tricks of sleight-of-hand, in a large room at Number Twenty-two, Piccadilly. The owner of the timber-yard was in difficulties, and Astley had saved money enough to lend him two hundred pounds on a mortgage of the yard with all the timber in it. With the two hundred pounds, the timber-merchant went abroad, and was no more heard of. Astley thus got in due time lawful possession of the place. He sold the timber, and with the produce of it, and sixty pounds, the value of a large diamond ring which he picked up at the foot of Westminster Bridge, and found no owner for, he built in the timber-yard what he then called "the Amphitheatre Riding House." This building he enlarged as he got means, until the whole ground was roofed in. Astley's wife was a good horsewoman, his son also rode well as a boy. When the Royal Circus, now the Surrey Theatre, was being built, Astley, to compete with it, added a stage and scenery to his Riding Circle, which he then called, first the "Royal Grove"—from the painting, grove-fashioned, of the house before the curtain—and afterwards "the Amphitheatre of Arts." In seventeen 'ninety-four, Astley being at that time with the army as a volunteer, this theatre and nineteen adjoining houses were burnt down. Astley came home, and at once rebuilt it, opening it next year as the Royal Amphitheatre, under the patronage of the Prince of Wales and Duke of York. Eight years later, it was again burnt down, with forty adjoining houses; Astley, who lost five-and-twenty thousand pounds by the fire, being then in Paris, where also he had founded an amphitheatre. Again the theatre in Lambeth was promptly rebuilt: not to be burnt down again until Ducrow's time, when Ducrow sank under the affliction.

It is in the same district that, in the reign of James the First, a family named Vaux held some copyhold land. Afterwards Sir Samuel Morland, Pepys's tutor, who had a lease of Vauxhall House, built a sumptuous room in the gardens, set up beautiful fountains, and made of the place a pleasaunce, to which Charles the Second and his ladies often came. Morland was an ingenious man, whose house was full of contrivances, and who planned a kitchen in his coach, so that he could make soup, broil steaks, or roast joints, as he travelled. It was not until the year seventeen hundred and thirty, that the general public found its way into the shady gardens of Vauxhall House: Mr. Jonathan Tyers having in that year opened the place as a tavern. Two years later, he turned the gardens to more profit, by calling them Spring Gardens, and opening them with illuminations and a masquerade. Success encouraged him to build an orchestra, engage excellent musicians, decorate, and erect alcoves. Masks were commonly worn in the gardens, and Addison tells us that the favourite drink was, for ladies

purl, and for gentlemen Burton ale. Tyers's venture had a great run of success, though this was the original despondent man who said that, if he had been a hatter, men would have been born without heads. Within a few hours of his death, he caused himself to be wheeled into the gardens which had been his hobby, that he might delight his eyes with what he saw. If he now look on the old ground with spiritual eyes, perhaps they find yet more delight in plantations on its soil of which he never dreamed, and running fountains of sweet water more refreshing than any which ever plashed upon his basins set in the smooth turf.

Supported in part by the establishment of factories by the water-side and elsewhere—of potteries, glassworks, gasworks, distilleries, foundries, engineering works, shot manufactories, starch manufactories, soapboilers, candle-works, and so forth—there had multiplied in Lambeth a population of artisans and common labourers, with petty traders ministering to their wants. Then from the district of Saint Mary's there was cut off a curacy, or sub-district of Saint Mary-the-Less, with a church built in eighteen 'twenty-eight, and a population of some sixteen thousand, living almost without exception upon scanty earnings. The Prince of Wales is lord of the soil, as Duke of Lancaster. And any chance of recovery to better life which this district might have had, was ruined by the mere improvident rapacity which characterised the management of the estate when George the Fourth, first and worst gentleman in Europe, was Prince of Wales.

The church of St. Mary-the-Less is in Prince's-road: a road called Prince's in relation to the royal style of the adjacent King's Town, or Kennington, from the days when Charles the First was Prince of Wales. That prince occasionally occupied a manor-house built here on the site of a palace in which Henry the Third met his parliament, Edward the Third kept Christmas, and Henry the Fifth sometimes lived. The only palace now in Prince's-road, is immediately opposite the church of St. Mary-the-Less: the palace of Lambeth pauperism. A very spacious palace it is; the workhouse of a parish sixteen miles in circuit, stretching from Thames bank to Streatham, containing a population of some three hundred thousand, and, moreover, a metropolitan borough that returns two members to parliament. Until the death of Doctor D'Oyley, its rector, twenty years ago, Lambeth was one great undivided parish, with a revenue to the rector of about two thousand five hundred a year, being at the rate of five a shilling a soul for care or neglect; but it was then subdivided into the four district parishes of St. Mary's, with the mother church close by the archbishop's palace, St. George's, St. John's, and St. Mark's, at Kennington.

The district of St. Mary-the-Less was given, eleven years ago, into the charge of an energetic working clergyman. The church windows and walls had fallen into disrepair for want of parishioners willing, or if willing, able, to maintain the building properly. There was no pro-

vision for the livelihood of an incumbent. The new comer's clear income, as clergyman for the district, was, in the first year, something like fifty pounds, and in the second year five or six pounds less than nothing. For, much even of the necessary cost of cleansing, heating, and lighting the church, and its other incidental expenses, through the poverty of its congregation, fell upon him. There are but a few dozen people in the district who pay any income tax at all.

After three years of work much had been done, but there were not more than twenty persons resident in the district who contributed towards the local charities, and only two owners of the property within the district were among his helpers. The almost universal poverty of the people multiplied their needs of money, while making it impossible to raise it from among themselves. Nevertheless, on went the worker and the work. The district presently was subdivided, and a Peel's Parish, of St. Peter's, Vauxhall, was formed, with charge over a population of about six out of the sixteen thousand. Here one of the two curates, who had helped in the duty of St. Mary-the-Less, became incumbent, with a good parsonage-house provided for him, the house being the old manager's dwelling-house attached to, and upon the ground of, the late Vauxhall Gardens. He is, in fact, the present manager of the old grounds with their new lights and properties. Among the new and attractive properties are new National Schools, perfectly appointed; buildings for the Lambeth School of Art; a poor man's club and dining-room; rooms for a needle-work society, which, with a share allowed it of the government work in making clothes for the army, now saves many a poor woman from utter distress. Besides all this, there is in the same group of buildings an orphanage, in which daughters of clergymen and professional men are housed while in training for the not thankless or ignoble work of carrying out the right will of the nation as its teachers of the children of the poor. Besides all this, again, there is in the same group of buildings a church, the church of St. Peter's, Vauxhall, built at a cost of eight thousand five hundred pounds, which, with its groined roof filled in with solid brick, is probably the best brick church in London. Some four thousand pounds more are wanted for its tower, which has yet to be built, but the church itself is finished, and in daily use.

The marvel to us, and to every one, must be, how all this could have been done by the incumbent of a benefice endowed with less than a hundred pounds a year, and in a district that did not contain above twenty people able to help in the work with money, beyond pence and small silver at collections. The chief part of the work was all accomplished before the incumbent of St. Mary-the-Less profited by the new ecclesiastical arrangement for bringing the income of certain livings up to the level of three hundred a year. The local charitable societies that help the poor to keep body and soul together in the winter-time, have, indeed,

been strengthened annually by the Christmas bounty of the most powerful of our newspapers, which at that season opens its columns to every fair statement to the rich. Of help given at Christmas from outside the parish to keep off hunger and cold, not a penny has gone to the eight or nine thousand pounds that built the church; or to the six thousand or more that built the new National Schools; or to the fifteen hundred and more that erected a fit building for the School of Art; or to the two thousand three hundred and odd that built the orphanage; or to the eleven hundred and odd pounds that built the soup kitchen and rooms for the needlewomen's army work. Here are some twenty thousand pounds in all, being a portion only of the money that has been obtained and used for the creation, maintenance, and support, of good works in this poor and once neglected district.

The incumbent himself, whom, as manager of Vauxhall, we applied to for admissions to his ground, and who, though our visit was unsought, willingly answered questions, met our wonder by freely showing to us all his books, in which the debtor and creditor accounts of each undertaking are specified to the uttermost, and in as orderly a way as one might expect to find matters of cash recorded in a city counting-house. But, the seeing of the accounts only increased in us the wonder that so much should have been done. There is no difficulty, says the incumbent of St. Mary-the-Less. Very many people in this country have surplus money, with a part of which they are glad to know how they can do some real good. Any work for the well-being of the poor is freely helped when it is seen that there is a real effort to do it, and that the money given in its aid is really spent upon it. The great thing is to keep faithful accounts, open to everybody interested in the matter. So says the Reverend Robert Gregory, to whose faithful service of his Master, yet more, we suspect, than to his faithful book-keeping, this district of Lambeth owes a larger debt than we can tell.

We went into the old church, where all the seats are free, while it was yet bright with its Christmas decorations. Sound in even decorative repair, the old shaking windows have ceased their rattling, and even a large painted window rejoices the eye with warm colours. A choir vestry had just been built, because a curate with a strong bent for church music has been wisely backed in his efforts to add the attraction of good music to the sacred services. For, the church still has ample galleries which, for want of a sufficient congregation, are not used.

The time is not very distant when the galleries of the old church will be opened, and both churches will be full; for a new generation is being formed of parishioners who will owe them cordial affection. We saw the self-supporting schools attached to the old church crowded with children who pay, some of them sixpence a week, for their instruction. We saw a happy woman in a little room that had once been a Mormon meeting-house, a room no bigger than

an ordinary dining-room, crammed with more than a hundred small children, lively and thick as maggots in a cheese. That woman, with a hard-worked pleasant face, lives daily in the mob of little children as their only teacher. She has no assistants, and no system but love. She likes her work and loves her children. There is no order or discipline among them in scholastic sense, but she contrives to teach them all to read, write, and do sums: to say the catechism, and be kind to one another. We must see this little fellow's writing on a bit of slate. We must hear that chubby little mortal read about Elias, which he does well, except for his tumbling and disappearing down the gaping mouth of one overwide word. Surely it was a pretty sight to see this gentle woman in her child world! The crowd of small folk in narrow space made one think of the good woman who lived in a shoe, and had so many children that she didn't know what to do. Only this woman did know what to do, and she was doing it, in wise simplicity, with all her heart and soul.

Thence, we went to the spacious rooms of the new National Schools, which form part of the new illuminations on the old ground of the gardens at Vauxhall. There, we saw bright-looking teachers, each before her class; and a room full of infant learners, one or two of whom had actually learnt to speak from the kind voice of a teacher, who seemed to enjoy the charge over her small army of unmartyred innocents. We went to the orphanage, where fatherless daughters of professional men are trained to the work of national schoolmistresses. A pleasant airy home, with a cheerful common room that has a buttery-hatch in one of its walls for the immediate passage in and out of cups, plates, dishes, and victuals from the kitchen. With apartments for mistresses, who, having passed their chrysalis state, act here as superintendents, and know how by dexterous artistic handiwork, to make their little sheparlour elegant with evidences of good taste. With dormitories partitioned into little sleeping closets, each open above to the common air of the room, each with its little latticed-window, and its little bed and other needments, each with its narrow walls adorned according to the fancy of its occupant.

We went into the busy kitchen, where we found plum-pudding, roley-poley shape, boiled in long tins, and meat and vegetables ready; and besides the buttery-hatch that opened on the orphanage dining-room, a lift to carry some of the good victual up to realms above.

We sought those realms above and found there the club-room furnished to the working men. An eating-room with a counter supplied by the lift, and a table of charges, that enabled men and boys to have a plate of soup or meat, with or without bread or vegetables, or a slice of pudding, or all in succession, at the lowest possible charge. There is an old gentleman in fustian, dining as comfortably at his club as a gentleman in broadcloth at his club can wish to dine. Here, seated in slow deliberate enjoyment of his penny slice, is the boy we saw

rushing by us out of doors, and who answered as he ran to the question, "What are you in such a hurry for?" with the one luscious word, "Pudden!" Beyond the dining-room we found a room supplied with newspapers, bagatelle-board, chess and draughts, dominoes, and other games. Also another room, in which the committee of the club was about to have a business meeting.

Then, on we travelled to the rooms where we found poor women at work with their needles, and saw how they managed the shirt making. We turned aside then, to the empty storeroom of the blankets that are all away doing their winter duty upon poor men's beds, and heard how a beginning had just been made in this room of a provision for the lending to the sick poor, of all manner of medical and surgical comforts that are usually beyond their reach. Such provision is a good suggestion of Dr. Wright's, and is the newest addition to the long list of good thoughts that have become good deeds through the unremitting energy of Mr. Gregory. The store of medical comforts looks to enrichment, less by money-help than by gifts of the needed articles themselves. In many a well-to-do family, where some one of its members has recovered from an illness during which some sort of mechanical appliances have aided the recovery or eased the pain—in many a house, too, where the need of such an aid has ended with the life it failed to save, and where it is hard to keep, harder to sell, the visible remainder of the sufferings on earth of a beloved one who is at rest for ever—what could one wish better than to place such things where they would be continually useful, and again and again contribute to the health and comfort of the poor? We saw also a long and hungry file waiting with jugs to be filled at the soup kitchen, and saw in the kitchen itself school children, who would otherwise have been all but dinnerless, sitting with lumps of bread and ample basins of hot soup before them. Is that bad political or educational economy? If so, so be it. In a district where there come to the schools children who cannot learn for very hunger, where a child has brought for its dinner two raw potatoes and asked leave to have them cooked at the school stove, we say only, God bless the soup kitchen that opens its doors to the hungry among those poor little scholars!

#### THE PAINTER AND POURTALÈS.

TRUE, it was a humble garret,  
Looking on a strip of sky,  
O'er the roofs of Paris city,  
O'er its domes and columns high.

To the painter, 'twas a palace,  
Richly furnish'd by his art,  
Fancy realis'd the fortune  
From whose gifts he stood apart.

But success comes often slowly,  
And he wasted day by day;  
Yet he kept a stainless conscience,  
Dream'd, and toil'd, and hop'd alway.

Now there was a time approaching,  
When to painters old and young,  
For their works, the Palais Royal,  
Wide its ample portals flung.

He too—he will make his venture,  
Wrestle for a golden prize;  
At the thought his pulse throbs faster,  
Eager flash his earnest eyes.

But whence draw his inspiration?  
His good angel prompts him now—  
He will visit his dead mother,  
By her grave will make his vow.

Then he buys a simple flowret,  
'Tis the flower she lov'd the best  
In her life—the purple heartsease,  
With its regal velvet nest.

Now the cemetery nearing,  
See, two figures fix his gaze,  
Like him on a pious errand  
Bound to visit Père la Chaise.

Clad they are in humble mourning;  
On the old man's cheek a scar,  
On his breast a modest ribbon,  
Marks a hero from the war.

Silver-grey the long locks falling  
On each side the temples pale,  
Mild the sightless eyes, beseeching  
Pity for the limbs that fail.

Scarce the bending girl beside him  
Hath her sixteen summers seen,  
Shy the timid looks and gesture,  
Slight the arm on which to lean.

Darkly clear the brown complexion,  
Pure the face as any saint,  
All too thin the young cheek's oval,  
On the lips a blush-rose faint.

But the dark eyes beam soft splendour,  
Like two stars by mist o'erspread,  
And a weight of raven tresses  
Crown-like, wreath the drooping head.

And the young man marks her efforts,  
Her dear charge to shield from harm,  
Glancing too with tearful pleasure  
At the chaplet on her arm.

Through the solemn crowded silence,  
He behind them follows slow,  
Up the broad walks, cypress-border'd,  
As with painful steps they go.

Now their paths diverge. He reaches  
That mute sign, the plain black cross  
Hung with chaplets of immortelles,  
Which records his love and loss.

Then he plants the purple flowers,  
Reverent kneels awhile to pray;  
Whispers, "Give the boon I seek for,  
Give it ere the close of day."

Then the vision comes before him  
(Only faded, never lost)  
Of the old man and the maiden  
Who his path so late had crost.

And he lingers and rejoins them,  
With a secret all his own,  
With all courtesy salutes them—  
Pleading, makes his wishes known.

They with kindly feeling meet him,  
Voice and looks their trust bespeak,  
Yet at his admiring glances  
Steal faint blushes to her cheek.

And in twilight shadows sitting,  
In his scantily furnish'd room,  
Lo! appears a lovely vision  
Suddenly from out the gloom.

'Tis the old man and the maiden  
He had seen that very day;  
And a low voice seems to whisper,  
Love her son! and trust away!

Day by day beholds them gather'd  
In his attic—all the three,  
Age and manhood, and fair youth, the  
Painter, Love—the pupil, he.

Day by day, upon the canvas,  
See her growing image smile;  
Day by day, upon his heart too,  
For he lov'd her all the while.

Learns the pencilling of her eyebrows,  
Long fringed lashes, dimpled chin,  
Learns the changes of her features,  
Hides them each his heart within.

Noiseless Time brings round the morning,  
When, in neat though plain array,  
The father, painter, and the daughter,  
To the pictures take their way.

Fitly fram'd, and softly lighted,  
On the walls the pictures glow,  
Gay crowds whisper blame or praises  
As they wander to and fro.

They the lively throng of gazers  
Thread to find his work—behold!  
From the broad and gilded border  
Hangs the little ticket, "Sold."

The modest painter smiles and trembles,  
Feels a moisture dim his eye;  
"Who," he asks, "has been the buyer?"  
And they show him, passing by.

Noble-hearted Count Pourtales  
Greets him frankly, cordially;  
"Name the price you set upon it,  
It must be mine, what'er that be."

"Two thousand francs," the young man falters.  
"Francs ten thousand let it be."  
"I said but two." "But I for prizes  
Never bargain," answers he.

"Some day soon you will be famous,  
Mark my words;" a smile, a bow,  
Pointing a prophetic finger  
Where the crowds are gathered now.

Need we tell the old old story,  
Ever old, yet ever new?  
How they spent a joyful evening,  
How he won the maiden too.

How they tended the old father  
With all kindness that could be,  
How in time their blooming children,  
Prattled round the grandsire's knee.

#### HOW THE BANK WAS WOUND UP.

No sooner was our bank fairly pronounced defunct,\* than the lawyers and accountants began to hold high festival over its body. Truly says the homely proverb, "What is one man's meat is another one's poison." What was utter ruin to many—a very serious loss to all the shareholders—was to the legal profession in the City a rich harvest. The gentleman appointed by the Court of Chancery to wind us up was an accountant; but he, of course, had his friends, in the shape of an eminent legal City firm, and—equally as a matter of course—he brought them in to help him as solicitors for finishing off the affairs of the bank. In these little transactions there is generally an understanding that "share and share alike" is to be the rule as to all "costs" which the lawyers can get out of the concern; so that what between his fees as official liquidator, and half the law charges that are earned by the solicitors, the accountant always hopes to make a nice little thing out of the job, and he is seldom doomed to be disappointed. No wonder that these windings-up are much sought after, or that when a joint-stock company is in trouble there are not wanting those who prompt the shareholders to resort to the Court of Chancery. The individual who gets named official liquidator may, in consequence, write himself down a richer man by at least two thousand pounds, and the legal firm that helps him will certainly be better off by more than half that amount before the work is over.

Who that has travelled in the East has not often seen high up in the air numerous vultures, or other birds of prey, hovering round and round in slow circles—moving on the wing, but never going far from the same spot—as if waiting for something which they know must happen ere long? When he sees this the traveller at once knows that somewhere in the near neighbourhood there is a sheep, goat, mule, horse, or other animal dying, and that the vultures are only biding their time until the creature be really dead to pounce down upon the carcase, and feed and quarrel over all of it that is worth eating. Times without number have I witnessed such a scene in other lands, and also in the city of London, our own dear overgrown Babylon. Only here the soon-to-be-defunct body was always a joint-stock company on its last legs, and the birds of prey hovering over it were the solicitors and accountants, waiting to feed upon its dead body. As with the vultures so with the legal advisers. It is the very fighting, which they join and promote amongst themselves, that causes the delay of final settlement, but that very delay

\* See How the Bank came to Grief, vol. xiii., page 102.

brings to the claws of the stronger vultures those tit-bits which, in the case of the dead animal, we should call fat flesh, but to which, in that of the dying company, we give the sweet name of "costs."

Those who have not been behind the scenes at the birth, during the life, and at the death of a joint-stock company, would imagine that nothing must be easier than to wind up a concern such as ours. They would, no doubt, fancy that all the official liquidator would have to do would be to collect such moneys as are due to the affair, pay all just debts as far as he could, and—if the funds in hand are not enough for that purpose—to cause, or enforce the payment of a certain contribution by the shareholders, under the "Limited Liability" Act, by which each individual is liable only for the amount and number of shares for which he has subscribed. This, however, is only in theory—the practice is very different.

We had altogether about two hundred shareholders. When I say that of these persons there was not one that had not offers of services from at least one, two, or more solicitors, the commotion which our coming to grief caused in the legal world may be imagined. And as many advisers, so many legal opinions were there. Some of these gentlemen held that the bank had never been properly constituted, that the shareholders were not only not liable for any further calls upon them, but that they had been cheated out of the money already paid; that the directors were a parcel of swindlers, having obtained money on false pretences, and that if all the deposits and calls that had been paid upon shares were not returned immediately to the shareholders, all the members of our late board would be indicted as criminals before the Lord Mayor, and subsequently be brought to the bar of the Old Bailey. My friend the dissenting minister from the Eastern Counties, who on a former occasion had shaken his fist in my face,\* seemed to have a very strong opinion on the subject. He had paid about five hundred pounds upon his shares and calls, and this money he demanded should be at once refunded him. Indeed, his legal adviser went so far as to write to one of the directors, that unless a cheque for the amount was sent by return of post, he, the said director, would be at once charged with criminal conduct before a police magistrate.

Threats like these of course did no good whatever to those who uttered them. If any director had been fool enough to pay one shilling to the shareholders, the whole of his fortune would have been absorbed like so many drops in the ocean. But the legal gentlemen gained in the quarrel, or at any rate they gained so far as to be paid by their clients for work done—for "costs"—even though the said clients derived no benefit whatever from their advice. But there were not many of our shareholders foolish enough

thus to run their heads against stone walls, although one and all tried upon various pleas to shake off responsibility, and be declared as not liable to any future payments. Thus, when letters were written to them all, telling them that they would have to pay up a certain amount on their respective shares, answers to most of these came, saying, in polite and legal language, that they, the writers, would see the official liquidator in purgatory first. Some declared that they had been induced to take the shares under false pretences; others, that the company was no company, never could have been legally a company, and that the directors were men the very reverse of honest. Day after day did communications like these reach the official liquidator. They were all written by the respective solicitors of the different shareholders, and not only cost money, but before each was indited, legal opinions, consultations, and other preparatory measures, had also to be paid for. Then came the replies from the solicitors for the winding-up, which had also to be paid for, as had opinions of counsel, serving of writs, fees for doing this, that, and the other, so that almost from the very commencement the labourers in the legal profession had a rich harvest, which they reaped with no little energy and activity.

In the bank, we who were of the staff of the company had now an idle time of it. We had nothing whatever to do, and we did that remarkably well. Four months' notice to quit the service had been served upon each of us; but notwithstanding our occupation was gone, we came almost every day to our old haunts, although we arrived in the morning and went away in the afternoon at such hours as suited our own convenience. We were not allowed to touch a book or write a letter for the winding-up of the bank; the official liquidator having put clerks of his own in charge of everything in the office. We read the Times, roasted chestnuts on the fire, had cozy hot luncheons, at our own expense, in the board-room, and altogether behaved ourselves as high-minded gentlemen under a temporary cloud ought to do. Now and then our dignified leisure was disturbed by some indignant shareholder, who came up from the country under the delusion that he had only to apply at the bank in order to have the whole of the money he had paid upon shares returned at once. These parties did not, however, get much satisfaction from us. In fact, they generally went away under a vague, but not ill founded, impression that they were being jested with, and returned to whence they had come more angry, if not wiser men than before. For some of these persons, however, it was impossible not to feel sorry. Many of them had been seduced into taking shares partly by the grand promises which our prospectus\* held out, but chiefly by the often reported success of numerous other companies of a like nature with ours. One poor lady—the widow of a clergyman—had been

\* See How the Bank came to Grief, vol. xiii., page 102.

\* See How we Floated the Bank, vol. xii., p. 493.

induced into taking shares, upon which she had paid five hundred pounds—the half of all she had in the world—and was now liable for at least five times that amount. She had thus utterly ruined herself, and with her were ruined four children under ten years of age. The money she had invested was the total savings of her late husband, the fruits of twenty-five years' self-denial. She had read in the papers of the large premiums which the shares in various banks and finance companies commanded, and she hoped by this—her first and last—speculation she would be able to add something—a few hundreds, at any rate—to her little store. She appeared quite stricken down by her misfortune, but was not alone in her troubles. An officer—a major—in the army had, by long service and great economy in India, scraped together enough to enable him to purchase his lieutenant-colonelcy. There being no immediate prospect of promotion, he had invested his hard-earned savings in our bank shares, thinking that whenever called upon to pay for his step he could at once sell them and realise his funds, perhaps with a considerable profit. He now found all his money swept away, just as he wanted it to pay for his rank. He had no other means, and not being able to purchase, was passed over by his junior, who thus obtained command of the regiment. The silent despair of this veteran was enough to make the heart of any save a promoter of companies bleed. It is true that, strictly speaking, men like him have no more right to speculate than a child has to play with razors; but he had seen the names of men he knew and respected—men who had themselves been deceived—amongst the directors, and, thinking the concern must be a sound one, he had invested his all; his past years of saving and his future professional rank were alike swept away at one blow. "I can never hope now to be a general officer," were the last words he said to me upon leaving the bank. Six months later—having previously sold out of the service—he died, as I was told, of what may be truly called a broken heart.

There were also several old servants—men and women—that had, with their savings of many years, bought our shares, and were now beggars. One case I remember particularly well. It was that of a couple considerably past middle life. The husband had been thirty years butler in a nobleman's family, the wife had been nearly as long housekeeper to an old lady who had just died, and left her a hundred pounds. The united savings of husband and wife amounted to about three hundred pounds, and with this they were going to take and partly stock a small inn, in a town where they could obtain credit for the rest of the money they wanted. In an evil moment they had seen the prospectus of "THE GRAND FINANCIAL" in the papers, and believing that they would be able to double their capital in a very few months, they purchased shares to the full amount of what money they had. They were now worth several hundred pounds less than nothing, for they were

liable for the full amount of the shares they had so foolishly taken.

But I could fill column upon column in describing all the misery caused by the break-up of our bank. For those who had taken shares as a speculation, and who had done so with their eyes open, no one could feel the least pity. Yet these were by far the most noisy and abusive. There were sharp individuals from Leeds, hard-headed calculators from Huddersfield, and men who would have sold their own fathers—if they could have done so at a premium—from Liverpool. These and many more used for a time to frequent daily the bank, and make all kinds of preposterous demands of instant payment of the money they had invested in shares. Of course I, as secretary, had to receive them; but they got very little satisfaction out of me, beyond the offer of a seat when they came in to the office, a few civil words whilst they remained, and a bow when they took their departure. Some few of these gentlemen, however, came so often, that I got quite intimate with them, and they used often to insist upon my leaving the office and showing them about London, even paying out of their own pockets for sundry steaks, chops, soups, and other luncheon refreshments, which we partook of together in various parts of the metropolis, to say nothing of hot brandy-and-water which these strong-headed north countrymen appeared able to drink in any quantity at any hour, and which seemed to affect their heads no more than so much lemonade or soda-water.

There was one shareholder who nearly brought down the whole fabric of the bank upon the heads of the unfortunate directors. When called upon to contribute his share, this individual denied his liability on the plea that, inasmuch as the prospectus of the bank set forth that one kind of business was to be done, and the articles of association permitted more extended operations being entered into, he—having applied for shares on the faith of the prospectus—ought not only to be declared free from future liability, but also to have the money he had paid returned to him. In short, he pleaded that he was not a shareholder, and was thus entitled not only to be taken off the list altogether, but to have his money returned to him.

As a matter of course, a decision like this—for the case was tried and decided in the shareholder's favour by one of the lower courts of law—took everybody aback. Nearly all the shareholders in the bank commenced instituting legal proceedings against the directors, and trying not only to get free from future liabilities, but also to have their past payments returned. The unfortunate directors were utterly agast. Most of them had been induced to take seats at the board from representations which were at variance with facts, and none, save two or three, none had reaped any benefit whatever from their connexion with the concern. Some of them were men of straw, and to try and

make them pay would have been but another means of forcing them into the Bankruptcy Court. Others had betaken themselves away to climates more congenial than England to the complaint of indebtedness. Of those worth any money but three or four remained, and had these given up all they were possessed of, it would have been but a mere drop in the ocean compared with the sum required to satisfy the body of shareholders. That they should contribute their due proportion on the shares they held towards a settlement of claims, was but fair, but that they should utterly ruin themselves for the faults of others, certainly appeared most unjust; the more so as it could do no one any good.

The directors were, however, not the only persons threatened with proceedings which would have ruined them for ever. Some of the more turbulent amongst the shareholders threatened the manager, secretary, cashier, and other officers, with criminal prosecutions on account of what they had done or left undone when the bank was in operation. Of course proceedings of the kind were in every way most absurd; still, no one likes to have his name figuring in a police report, and some of us—I for one—were prepared to start for the Continent at a moment's notice, for which purpose I kept a ready-packed carpet-bag under my desk for nearly a fortnight.

The anger of these parties very soon wore itself out. The decision respecting the non-liability of the shareholder, who said he had taken shares on the faith of the prospectus, was reversed upon appeal to the higher courts, and matters began to assume a quieter aspect in every way. Our greatest difficulty in winding-up the bank lay with the multitude of bad bills which had been discounted, and the difficulty of realising upon them even a tenth of what had been paid for them. Many of them were literally not worth the stamp on which they had been written, the drawer as well as acceptor having in several cases found their way to Basinghall-street. It was now that the utter rottenness of the business done by the bank came to light, as well as a view of what the concern might have been if managed with ordinary care and prudence. Of deposits, or drawing accounts, we had very few in hand when it was determined to wind us up, for, as I mentioned in a previous paper,\* all the accounts worth keeping had been gradually withdrawn, and of deposits on interest we never had many. This made matters all the more easy to settle, and, perhaps, prevented an immense amount of misery amongst some of our poorer customers. But the funds of the bank appeared somehow impossible to realise, so much so, that during the liquidation the salaries of the officers were greatly in arrears, and, in fact, it seemed almost impossible to obtain money on any account whatever. As the bills which had been discounted by the bank when the latter was in operation fell due,

they were returned upon us protested for non-payment, and this made more work for the solicitors of the winding-up. Our official liquidator had his hands full. He only appeared in the bank once a day, and then seemed to ease his mind by bullying every one that came within his reach. Nor was it to be wondered at if his temper was of the shortest. Winding-up a bank is a profitable, but by no means an easy or amusing undertaking. Every person to whom the concern owed money appeared to claim their dues, whilst all who owed it money shirked payment of it in every possible way. All this was good for the lawyers, but by no means so for those to whom the bank was indebted. As little or no money was received, none could be paid away. The small slip of grey-coloured paper signed by the secretary and two of the directors, which each officer in the bank had, when the establishment was of work, received on the last day of every month—and which had only to be presented at the counter to be turned into hard cash—was now a week, ten days, and even a fortnight in arrears, so much, that many of us began, in spite of ourselves, to get into debt, and county court summonses were not unfrequently served upon some of us in the bank itself. In short, there was seldom a more uncomfortable time passed by any set of employes than by us during the four or five months in which it was not known how a settlement of the bank's affairs would, or could, be brought about.

At last an order was obtained from Chancery relative to the proportion that each shareholder had to contribute towards liquidating the affairs of the concern. Our shares were each of fifty pounds value. On each of these ten pounds per share had already been paid, and it was now ordered that ten pounds more be paid on each share, in two instalments of five pounds each. To such persons as owned but a few shares, this contribution was by no means hard, nor could the terms of payment be complained of. But to many it came very difficult indeed to pay. There were several individuals who owned a hundred shares each, whilst one or two had five times that number. To pay down five hundred pounds, with the prospect of having to pay as much again in a few months' time, was by no means pleasant, and still less so was it to those who had to contribute larger sums. So much was this the case, that when the official liquidator began to make tender inquiries after some of our largest shareholders, he found that either the desire for change of air had induced them to go to France, or that urgent business had obliged them to go somewhere out of England, having previously, with a generosity most uncommon in these days, made over the bulk of their property to some near relative or dear friend. One gentleman to whom the liquidator applied for his contribution, had the impudence to reply, from Pisa, that "a chronic weakness of the chest" obliged him to be absent from England, and prevented him from remitting the amount demanded of him. In short, few or

\* See How the Bank came to Grief, vol. xiii., page 102.

none could, or would, pay their share of the liquidation, and those to whom the bank owed money began to look very blank indeed. Some paid up on the shares that stood in their names, but very many of those who did not leave England sought refuge in the Bankruptcy Court, and thus got rid of their liabilities. The bank, or rather the official liquidator of the concern, had to fight every inch of the ground before they could obtain anything at all from most of the shareholders, and even then had very often to end with a compromise, on the principle of half a loaf being better than no bread. It is not too much to say that for every five-pound note we recovered, the expenses incurred were not less than three pounds. As I have said before, it was rare times for the lawyers and accountants, but not for any one else, and the poorer of the creditors began to think that they would never see their money.

For some of these creditors the case was, indeed, a very hard one. Following a custom by no means uncommon amongst joint-stock companies of the present day, many of the tradesmen who had supplied the offices with furniture, stationery, or other goods, had consented to take the payment of their bills in shares. They had been accordingly allotted these shares, which now stood in their respective names in our books. When the crash came upon us, not only were these shares—like all the rest in the concern—utterly valueless, but the tradesmen that had taken them in payment had actually to contribute their quota towards making good the deficiencies of the bank; or, in other words, they not only were not paid for what they had provided for the bank, but had positively to pay money for having given the bank credit. The parties thus let in were by no means in a good temper at what had happened to them. For a tradesman to make a bad debt and lose his money is bad enough; but when to this injury is added the insult of having to pay money out of pocket in addition, it is not to be wondered at if those who were thus hurt felt keenly the annoyance. In fact, it was these tradesmen who had thought they had taken the best care of themselves that were the most injured. For some of these parties, in order to make more money out of the concern, had only accepted the payment being made in shares on condition of a long price being given for what they had supplied. These long prices, of course, were paid for in so many additional shares, and the greater number of shares any persons had standing in their names, they had all the more to pay. At first the tradesmen attempted to resist this, but they were very soon shown by the law courts that no matter how or for what they had received the shares, they were obliged to pay up their proportion upon each such share. Nor could the question have been decided otherwise. Although they had received these shares in payment of goods, they stood in our books as bona fide shareholders, and as such were obliged to pay up ten pounds per share, like the rest.

To such of the directors as had not run

away, or were not playing at hide and seek with their creditors, the case was a very hard one. It is true that each of them had been "qualified" for the board by receiving a number of shares gratis, but they had now each to pay ten pounds on every share, for which they had not received any benefit whatever. And what was still more annoying to these gentlemen, as well as to every officer or clerk connected with the concern, our bank had got so very bad a name in the City—nay, even worse than that, it had been so much laughed at—that any person connected with it found, if a director, the greatest possible difficulty in getting connected with any other public company, and if an employé, an impossibility of obtaining any situation in another office.

There were, however, certain laughable circumstances which came to light with our winding-up. Amongst the original promoters of the bank was a gentleman of whom I made no mention in the paper which treats of its foundation.\* This individual had in the first instance been promised three hundred shares, with ten pounds nominally paid up on each, if he performed certain services for the concern. What he had undertaken to do he did, and did well, claiming as his payment the three hundred shares, which, being worth three thousand pounds if sold at par, were wages worth working for. His co-promoters, however, tried their best to cheat him of what he had earned, and upon one pretext and another kept him out of the shares for a very long time. To obtain possession of them he moved heaven and earth, even going to no little expense in obtaining counsel's opinion respecting his claim, and in taking certain preliminary steps in the courts of law towards obtaining what was his undoubted right. At last—not a fortnight before the crash came—he frightened the other promoters into giving him his shares, which were duly transferred and registered in his name. He had hardly had time to get his scrip fairly in his possession, when the order to wind-up the bank was obtained, and his shares were not only utterly unsaleable, but he was called upon to pay up three thousand pounds upon them. Such are the glorious uncertainties of company promoting. This gentleman was by no means a rich man, and he had calculated upon selling these three hundred shares at a premium, and thus having a capital to commence business upon of better than three thousand pounds. Instead of this, he found himself three thousand pounds worse off than nothing. As a matter of course, he—like many other of our shareholders—had to go through the Bankruptcy Court in order to avoid legal proceedings being taken against him, and he thus cleared himself of his liabilities, but did not make much by the magnificent fee which he had earned by serving the promoters of the "Grand Financial."

Another gentleman, a captain in the army,

\* See How we Floated the Bank, vol. xii., page 493.

was one of our shareholders, and as such was asked to pay up on the twenty shares which stood in his name on our books. To the first, second, or third applications he made no reply, and at last the official liquidator, through the army agents of his regiment, wrote to have his pay attached for the money due upon his shares. The agents wrote back, that the gentleman, having lately sold out of the service, they had no power over his money, as he was no longer in the army, but sent an address where they believed a letter would reach him. To this address the official liquidator wrote, requesting payment of two hundred pounds, being ten pounds per share upon the twenty shares he held. In about a week the answer came back from Germany—a large official-looking, unpaid, heavy letter, for which some eight or nine shillings had to be paid at the bank. The contents were simply the parchment scrip certificates of the shares this gentleman held, with a laconic note, in which the writer begged that the bank would accept the shares as a present from him, and as a slight testimony of his esteem and regard for the establishment. "Sells" like this, although they formed the subject of many jokes amongst the employes, did not tend to put the official liquidator into good humour, and the life he led us for some time was what the Americans call "quite a caution."

I have mentioned that when the order for winding-up came, we had not many current accounts or deposits in the bank, but we had a few—some two or three dozen—and although none of the credit balances were large, they nearly all belonged to persons to whom the loss of even a few pounds was a very serious matter. One of these was a French tradesman, who, in an evil hour, had thought fit to open an account with forty pounds at our bank. The poor man evidently believed his respectability the greater by his being able to pay people to whom he owed money with cheques instead of in hard cash. As I afterwards learnt, his drafts were all small, and he generally paid in on the Monday or Tuesday about as much as he had drawn out on the Saturday, so that his balance remained always about the same. After the order to wind-up came from the court, of course nothing could be paid out of the bank, and amongst the first cheques sent away from the counter was one for ten pounds from this unfortunate foreigner. It had been presented through another bank, and consequently was not returned to the drawer for a couple of days. In due time he heard of it, and came at once to our offices to know why his cheque had not been honoured. It was a long time before we could make him understand the truth, but when he did so, he was frantic. He cursed us all as a set of swindlers, denounced England, all Englishmen, and more particularly all English banks and bankers, as des sacrés qués, and made comparisons by no means flattering to us between our establishment and that of a bank in Paris, apparently well known to himself. At last he subsided, and for nearly an hour kept entreating us, for the love of le bon

Dieu, to have pity upon him, upon his wife, upon his numerous small children, and upon his aged mother, and to pay him back his thousand francs—his forty pounds. After this he used to come every day and wait for two or three hours to see the manager, the directors, the liquidator—anybody. This went on for more than a fortnight, during which it was pitiable to see the hopeless despair to which—as it seemed to us—he was reduced. We afterwards found out that, although he put on an air of utter poverty, this individual was really well to do in the world, being worth at least a thousand pounds, which he had made at his trade of bootmaker during the last two years, so that, although he was no doubt to be pitied, he was by no means so badly off as many of those who had burnt their fingers by touching the shares of our bank.

He was, however, more to be pitied than a countrywoman of his, who for a long time kept us in perpetual terror by her daily visits. Some weeks before our bank had stopped, this lady—a fashionable West-end milliner—had received from a customer a cheque for ten pounds upon the "Grand Financial." Had she presented the cheque at once, or had she at once paid it into her own banker's, the draft would have been honoured. As it was, she kept it by her for a month or more, and then, just after the order to wind-up the concern had been obtained, she presented it herself for payment, when it was of course returned. In the mean time it would appear that her customer had left England, and could not be traced by her, so that she was "let in" for her ten pounds. Her rage was something wonderful to see. In vain we tried to explain to her that the person who had given her the cheque had kept an account at the bank, and that it was not the fault of that person—who, indeed, had lost a balance of sixty or seventy pounds by the bank being wound-up—but her own, that the cheque was dishonoured. But she either would, or could, understand nothing. Day after day she came and demanded the money from us, ending each violent harangue by asking whether we thought she came to the City for change of air, and entering into details about an expected increase to her family, which, however interesting to herself, was in no way so to us. I never saw, and hope never to see again, so violent a female. With what expectation she came again and again to the office, I never could learn, for she must have spent two or three pounds in cab hire. But, after a time, she, too, got tired, and left off tormenting us, much to the comfort of those who had to receive her daily visits.

In connexion with the winding-up of our bank, there was one thing pretty certain, that the shareholders lost very considerably by the transaction. Nor is it possible that it should ever be otherwise. The enormous expenses attending a winding-up order, very soon eat up anything that is left of a company's property, and the shareholders have in nine cases out of ten to pay for the pleasant legal game which

the solicitors and accountants carry on with so much profit to themselves, but with so little satisfaction to others. And yet, to avoid winding-up in Chancery is often impossible when a company once gets into difficulties, although the measure is most suicidal to the interests of all save the official liquidator and the various legal gentlemen employed in picking the flesh off the dead carcase. But there are in these windings-up wheels within wheels, which would take up a vast amount of room to explain. I have known a shareholder receive actual payment in hard cash from a solicitor, in order that the latter may present in the name of the former a petition for the winding-up of a company. If it does not succeed, the loss is small; if it does, the profit is immense. The solicitor is pretty certain to manage matters so that some friend of his shall be appointed official liquidator, who in his turn appoints the attorney to be solicitor for the winding-up. But, stranger still, I have positively known companies got up, board of directors formed, bankers, solicitors, auditors, secretary, manager, and what not appointed, with the sole view of an ultimate, and not very far off, winding-up in Chancery, when all who were interested in the affair would get their share of the plunder, and the unfortunate shareholders be—to use an Americanism—"left out in the cold." We often hear people talk of "turf robberies," but has not the noble art of plundering been practised of late years east as well as west of Temple Bar?

In due time the winding-up of our bank came to an end; but not before the oyster had been eaten by the lawyers, and nothing but the shells left for the shareholders. That many of the latter were much to be pitied there can be no doubt; but at the same time it was their collective folly as a body that deprived them of what little was left of their property. The offices which had looked so trim and neat when the bank first started a few months before, were let to other parties; the brass plate at our door was taken down; in the Post-office Directory for the new year the bank had not a place, and save in the recollection of those who lost money by the affair, the "Grand Financial and Credit Bank of Europe, Asia, Africa, America, and Australia, Limited," ceased to exist even in name.

#### AN AREA SNEAK.

THE visit of meteoric apparitions, when intruding into the private regions of superior life, is a fact which all right demeaning parties will inscrutably resent.—It shines its hour; but these immoderate efforts procure their own level; and I request you, sir, to aid it, which, when I mention what has passed, I have not a doubt you will condescend to do.

Sir, I don't set my face against the fine arts, having been in my time in valuable request among them. There is six prints, if there is one, entirely due to me;—because, having been

drawn in chalk as Cupid when I was a page—shall I ever overlook that horrible cold day?—Chance decreed that I should shoot up, within two years later: and what with that and whisks, I could be took again, without any indelicate piracy trenching on the interests of Cupid.—I am thought attractive, but what boots it, sir? We are human beings—and must prepare for our long home like anybody else.

And when photographicising began I did not derogate from the movement. Far from it. Willingness to gratify has always been uppermost in my principles—reciprocation being taken for granted. Sir, I have been photographed by a foreign gentleman as the Model Footman—my Lord's uniform giving scope. The lower limbs came out beautiful. And, sir, I was dressed up by Mr. Mackenzie, whom, you may know, is attached to a Theatre Royal, and he brought a friend, and they painted my face;—and they showed me in a glass which way of smiling, and they put cress on my head, and buttercups, and the image was took according. The Genus of the Spring—you have heard of it?—is due to your obedient servant and generally admiring reader (but is not them Bosfins a *leetle* low?),—the present and unfeigned Timothy.

Next, sir, I was photographed as a Roman Champion, a-leaning breathless over the front of a gold go-cart, borrowed for the occasion from the same Mr. Mackenzie (which his situation, sir, is on the property of the pantomimes),—and to lean breathless is not easy;—but as you are already acquainted, I am ever desirable to oblige. And Mr. Mackenzie's friend, I will justify him in saying, did behave handsome; because, as he said, taking the powder out of my hair when our family was in town, and curling it with tongues, and then making it all good again, when they had done me, did merit consideratiousness.—I mention these things, sir, not to be thought narrow, or inferior to discoveries equal to the Electrical Telegram. But to be photographed with the party and the proprietor coinciding, is one thing—to be caught and stuck up in a frame at an outer door, is another;—and I wish to elucidate what the facts is,—concerning me and Miss Mary.

It is respective of my cousin.—He could not proceed in the hosiery line—to which pursuit his budding years had been devoted—and so he tried play-acting; and *when* I saw his "King Lear," cousin as I might be, Justice resumed her sway, and my money back I would have, the article was so inferior.—"Mings," said I, "this is a erroneous path. Socks is a better one. Before you attempts King Lear, you should look like something yourself." He is under five feet, and a cast in the right eye, and never would learn to hold himself up, such as one who takes a proper pride in himself, will do. But what is these little drawbacks, save to brighten genius? My attractions, sir, has never tended to make me presumptuous.

Well, sir, feeling unsettled, as a gentleman may say, and not wishful, after King Lear, to go back to the under-clothing business, Mings

thought he could set up a Photographious Emporium:—and, under limits, the plan was not a baseless dream; for my connexion could have been of unfeigned utility, had it been resorted to, without unpleasantry on the mutual sides. I named him in many of the families where we visit as a persevering young man, who would sift his way, and be moderate in point of expectancy. When a thunderbolt fell, as I am going to acquaint you;—being satisfied that you and me are one in point of privacy being priviousness, unless the opposite is agreed on, by way of centre of operations.

Mings, by way of overture, thought he could not do better than commencing among his own natural connexions;—and so one fine day, lo and behold down our area steps I see him come;—and he set up his apparatus in Mr. Clover's pantry. Mr. Clover, sir, is our butler, but was apart with some of the family at Frum Court. In his absence, I promote unlimited discretion. So I shows Mings, as due to a cousin, one or two little things—having the keys of the plate chests—one was The Apollo in silver, which Miss Mary says is the very model of me—"but these," I said, with explicitude, "are shown to a private connexion, and not purposed for the inquiring gaze of the hollow-hearted world." "I hope," was my cousin's reply, "I know how to avide what is avidable." "Above all," I said to him, "that Tankard is sacred;" and I did not say it without suspicious reasons, that Tancered having a family ancestry which derives its pedigree from the origin of Queen Bloody Mary—though it was devolved from obscurity by the second Earl of our name, in a broker's shop at Lyons in France, among other productions acquired from needy families.—That Tancered has never been exhibited save beneath choice circumstances—as, for instance, when the Royal Duchess complimented us at lunch,—and "My lord," says she to my Lord, "that is a gem of plate." Well, sir, before I could cope with my cousin, or dissipate his preventions, the portraiture of that Tankard was effectuated. Once they gets under that hood—them practitioners—what can defeat such? Sir, our Tankord was as good as out of our house—and in his frame—and its privacies was requested, by way of secret view, by Artful Commissioners of Extraordinary Productions, in so many letters to my Lord—that my Lord, he had to enter into interrogations with Mr. Clover when they came back to town; for my Lord is aversely addicted to publication, and it may be for years, it may be for ever, of that Tankrod.

But, sir, this was only the initative act of my cousin's illicit proceedings. Having come over our Tankard, though I did not dream of such cupidity, sir, next Mings he eyes me, and I says to him, "Mings, you are not, I hope, a-going to make a show, or a shop, of any of the parties, male, female, or neuter, within the circuit of my capacity."—"Timothy," replied my cousin, "how could I otherwise than scorn it? Only, you looks so lovely, I am incapable to resist:—and I never sees a Spanish patriot and imposter if you are not that being." And

he whips out my hankercher, and he knots it over my eyebrows, and he bids me remember the intruders of my country—and so I posed myself. I never see my hankercher again, for I was called up-stairs of a suddeny; and when I came down again I forgot to ask him for it, because he said he would come back to supper and photographise Miss Mary.

And, sir, he *did* come back to supper—because it is not a light meal that contents them artists. And I recollect the occasion peculiarly, Miss Mary (I beg leave to explain, the attendant of our eldest female scion)—left in the London house by an adverse destiny—and I, we were just a-trying, in the hall, that sweet new polka, which had been introduced at the Opera theator two evenings antecedent—and Mings, when he saw us unexpected, says Mings, "Hallo! this is sweet! This *is* high art!"—and his apparatus (with some lamplight, as I think must have been a humbug, but I am not sure, because I never demeaned myself to the lamp sphere) was out in the twinkling of a eye, and there we was, Miss Mary and me, in jocund, but truly correct, considering our respective attitudes. And three days later, sir, Miss Mary and me was in my cousin's frame, as elucidations of my Lord's unlucky Tankurd. Bacchus and Ariadne it was we were styled: and Miss Mary was displeased with the Bacchus, and I was equally the same with Ariadne: because modern friends in their garments is one imputation, and Pagan Divinities is another.

Well, sir, when the family comes up to town the first day, all passed off, and we was as comfortable as usual, save for Mr. Clover's gout, which *do* make him suspications. And I had not the very remotest intention of my cousin's photogratatories redounding in our sphere, not being aware of the frame.—But, as I said, the Artful Commissioners of Extraordinary Plate Curiosities summoned my Lord so soon as he come up, with a view to a loan for the public good: since, it was asked, wherefore should a Tankred like ours

Waste its sweetness on the desert air?

Now, my Lord has no objection to showing obligations, but he do not like to be captivated by force; and so, having ascertained the communications by which the Tankerd had been elicited into publication, he took his measures according. And these were them:

He rings. It is not my deportment to answer his Lordship's bell, and the adequate person went up. But, coming down,—"*Timothy*," says the party (whom I will die rather than first betray, having suffered ever so deeply by my cousin), "*my Lord is in a blazing passion, and will see you on the spot.*"

Now, my Lord,—as fashionable London is aware—has his tempers: and threw his boots that very identical night at Mr. Mattocks (the valet as passed from ours into a noble Russian service). Not that I wish to throw the boots by way of retaliation against my Lord. Respective circumstances being what they will—re-

sentment can only cling to them as grovel. Forgiveness and tact stand confessed.

I was carpeted;—and my Lord, with his glass in his eye, and a heap of letters before him, and opening first one, and then a second, and fourthly, a third, with his eyes stupified on some of the documents, and so up to sixteen. "Timothy," says my Lord, "to whom has the Tankard of other days been exposed?" And then he acquainted me, that having been led by the instigator of that soirée (actuated by the contents of the frame) to the photographicist, my cousin, my Lord had questioned him, and not merely derived *that*, but also antecedent particulars regarding my person, including the last pas dy do (a foreign friend of mine who presides above banquets authenticates this diction) betwixt me and Mistress Mary.

We are thereof, both the latter young person and myself, discharged till more propitious epochs may beam.—If so, you may hear again from a party that warns you against his cousin the Photographicator. Meanwhile, the houses his apparition has brought dissatisfaction into passes number. What with taking the Countess of Crossdown's dormitory chamber, with its pink Bohemian glass suit and service (and that was shown in his frame, too)—what with Sir Archibald Dane in his conservatoire, overlooking aloes in tubs in his dressing-gown, the same also surreptitiously derived by the connivance of Mr. Potter, the gardener—there is not a family in our connexion in which the servants, I may say, do not sit with their hair standing on end, and expecting with every ring at the bell the outbreak of a pealing tornado earthquake, which may tend to dissipate the air, it is true—but the first fruits of which is dismissal.

### TALK.

ACCORDING to Saint-Evremond, "conversation is the bond of society. By its agency, the commerce of civil life is maintained; minds communicate their thoughts; hearts express their impulses; friendships are inaugurated and continued." Conversation might be defined as the interchange of ideas between two or more persons, by means of talking one with the other.

Talking is an eminently social act. It is the presence of our fellow men and women which mainly induces us to talk. A monologue, a soliloquy, is merely a literary contrivance for expressing a current of thought through the medium of spoken words. Alexander Selkirk might have written, but he hardly recited aloud, the verses beginning "I am monarch of all I survey." A speech is not conversation, any more than a book is conversation. It is an audible exposition, a statement made aloud to the public, a communication of the speaker's notions to the world; and that is all. To constitute conversation, there must be reciprocity. A sermon is still less a conversation than a speech, because the preacher has it *all* his own

way. After the peroration, no opposing counsel is allowed to rise and reply to his arguments.

Talking to one's self is either an ejaculatory outbreak of strong emotion which would be marked in print by a note of admiration; it is either the part of speech called an interjection, expanded into one or more sentences; or else it is the act of a weak and wandering mind, forgetful, perhaps unconscious, that it is alone, as happens in cases of delirium; when the speaker, fancying himself carried away to other scenes and circumstances, holds audible converse with imaginary companions and associates. But even in this case—so painful to witness—the idea that he is in society of some sort or other, is the motive of the patient's talk. It is probable that he would not talk at all, if he fancied himself utterly and absolutely alone.

Talking to one's self may also be the result of what has been called the dualism of the mind. There are moments when we are conscious of having two selves, as it were; just as there are times when our bodily eyes see double: one self addresses itself to the other self, remonstrates with it, reasons, argues, or concedes with it. St. Paul eloquently describes this psychical condition in the passage where he laments "that which I do, I allow not: for what I would, that I do not; but what I hate, that I do." There is going on within us a sort of "choice of Hercules." This, then, is a true conversation, and continues to be so, until the two intellectual halves of our nature converge and combine, like the double picture in a stereoscope, into one. Our soul then becomes a unity, and we no longer talk to ourselves, but either remain silent, or address our observations to others. Also, this phenomenon occurs only under circumstances of great mental agitation, internal struggle, or passion excitement.

To talk well, and to write well, are quite distinct accomplishments, although they are sometimes found united to a high degree in the same individual. Often, however, it is quite otherwise. Poor Goldsmith occurs as a familiar example. The observations he let fall in company with his literary colleagues were so notoriously flat and pointless as to provoke the remark that he "wrote like an angel, and talked like poor Poll." Other great talkers, famous wits, have written so little, that their reputation rests on bon-mots and anecdotes recorded by others. But even when a great talker is also a great writer, it is rarely through his own "Remains" that we appreciate his conversational abilities. We owe that privilege to the bands of camp-followers who pick clean the bones of deceased celebrities. Johnson's reputation, in this respect, owes more to Boswell than it did to himself. The unreported talker shares the fate of the singer; after his departure from the scene, his fame remains a matter of faith and tradition which people believe in because their fathers have told them so, but the proof of which is for ever silenced.

Some very respectable talkers cannot write anything beyond an inventory or a short letter.

A day or two after a terrible storm, now five or six years ago, I visited a Channel seaport in company with a friend. A wreck had been found out at sea, without a surviving soul on board. It had been bound, from London, for Australia. Towed into harbour, the stores left remaining in it had been taken out for sale and ranged in heterogeneous groups along the quay. Each group was the nucleus of an unwritten romance, amongst whose personages each class of passenger was represented. It was the most touching elegy I have ever seen on the vanity of human wishes, the nullity of human projects. It made you ask yourself whether, in this brief life, it is possible to reckon upon anything. Here lay all that was left of people who, a few hours ago, were in all the plenitude of life and hope. The other day, they were laughing, scheming, quarrelling even just a little, perhaps—doing anything but dream of an imminent death; and to-day they have disappeared so completely as not even to leave a grave to continue the memory of their names. "Man proposes, God disposes," I said to myself, in awe and pity.

Amongst other things, were two large photographs on paper, beautifully executed and scarcely injured, of a new-married couple, all radiant and joyous. The gentleman was the proprietor of a fine estate, who had come to England to fetch his bride and conduct her to his home at the antipodes. And then there was an elegant cottage piano, which was to charm their evenings, and real the melodies of Auld Lang Syne. Its cover had been wrenched off by the waves; its keys were swollen and clogged by the sands; and dirty little children twanged its rusting strings, wondering at what they had never seen before, the interior of a pianoforte. Other ornaments of social life were scattered about, smashed and useless. And then the crew had their little luxuries, their schemes for decorating a colonial dwelling. Framed prints, portraits, gaudy bright crockery, not for use but only for show; with half-demolished sets of willow-pattern services, which *might*, perhaps, be used on Sundays, or at least twice or thrice a year.

The flour-barrels begun by those who were never to empty them; the medicines, reserved for those whose last mortal agony was over; the preserved meats, fruits, and vegetables, kept back to vary the diet of people whose state was now invariably fixed for all eternity; that well-hooped cask of extra-strong ale, brewed to stand the voyage it was never to accomplish, and which had perfectly resisted the beating of the storm; that equally well fortified puncheon of above-proof rum, which had offered an equally gallant resistance; each suggested their moral and told their tale. A hospitable neighbour of mine bought at the sale that ale and that rum; and I can never taste a glass of the magnificent stingo, nor smell the perfume of the rum steaming from a punch or a grog, without having the whole scene—the gusty day, and the ownerless chattels—brightly revived on the retina of my memory.

My companion was so deeply impressed, that he determined to make that wreck the subject of an article for publication in some magazine. He went home full of thought, mended his pens, filled his inkstand, and sat down to a pile of virgin paper. After sitting until he was tired, he rose without inditing a word. He was like the chieftain who, "with twice ten thousand men, Walked up a hill, and then came down again." He could have told the tale well; but it would not come in writing. He has made, I believe, no subsequent attempt to contribute to the periodicals; and has finally come to the painful conclusion, "I can talk, but I cannot write."

Certain departments, likewise, of the art of writing present their difficulties to certain minds. I have heard a gentleman of distinguished literary attainments—a brilliant talker, lately deceased—wonder how clergymen contrived to write sermons; how *anybody* could write a sermon!

A living scientific celebrity who has even written books, one of which has become world-famous, once expressed to me his inability to understand how a writer could go to a given place—say, for instance, to a botanic garden—with the intention of writing a paper on it. For there was no point to establish, no discovery to make, no theory to confirm or illustrate; nothing to argue about, to prove, or disprove. The locality of the garden was an undeniable topographical fact, of whose existence everybody was aware; and what was to be said, or written, about an indisputable fact? To such minds, essayists are enigmas, whilst poets must be incomprehensible puzzles.

Writing is no more like conversing, than a solitary game of cards, patience, to wit, or the fortune-teller's interpretation of the outspread pack, is like a well-contested rubber at whist. In conversing, you have to give and take; to deal regularly round to all the players; to follow suit, or, if you cannot, to trump with a well-bred pleasantry or joke. You may play up to your partner's hand, if you have a partner, or establish a see-saw: when a game reaches its natural conclusion, you begin a new one.

In writing, you can remodel, erase, and retouch, until the result pleases your mind. The reader little knows the difference between many a first rough draft, and the printed page which he skims so pleasantly. Byron coarsely propounds the truth, when he states that "your easy (i.e. careless) writing is d—— hard reading." But poetry naturally requires careful correction. Some writers may be compared to workers in mosaic. They collect a heap of glittering fragments; they arrange them in groups, according to their various colours, shades, and hues; and then they work them up together into a brilliant and striking picture. The artist's skill must be sufficient to conceal the art by which it is done. Some at least of Southey's prose was highly polished, well combined mosaic. The notes to Moore's *Lalla Rookh* give the matrix whence he extracted much of his jewellery. Sometimes, after wading through a bulky volume, he

had found only a questionable gem, or perhaps an indifferent pebble.

Equally does many a writer wonder *how* good debating, which is talking on an heroic scale, is done at all. The readiness, the grasp of mind, the fast hold on a subject, the logical following up of their adversaries' arguments, and above all, the looking before they leap, their laying out the sentence which is to follow while uttering the sentence still unfinished, the avoidance of tautology, the impromptu construction of harmonious paragraphs, the happy phrases and allusions dashed off, by practised and eloquent orators, are indeed marvellous to listen to. They are as wonderful as the pearls and roses which fell, when she spake, from the princess's lips.

Not a few talkers in private circles imitate the mosaic-worker's plan of preparing a few good things beforehand, plums to insert in their otherwise plain pudding, were it only a conundrum or a pun. But the talker has much greater difficulty than the writer in inserting his selected flowers of speech. If thrust in too abruptly, or dragged in head and shoulders, the device is evident, and the result a failure. The public never likes to see the wires which are really the life of the puppet-show. Professional talkers, like professional conjurors, are often aided by a confederate, who introduces what they require into the right place, at exactly the right moment. The best cricketer in the world would show but sorry play without a bowler to send him the ball.

In social talk, it is quite allowable to get out of a delicate or untenable position by a good-humoured paradox or a jocose exaggeration.

The late M. Proudhon, whose ultra-radicalism was notorious, was one day dining at the table of a very exalted personage. Of course, there was plenty of lively chat; and by the time dessert was on the table, Proudhon had demolished *everything*. Politics, religion, ethics—all was in ruins. The host, considerably annoyed, observed, "But really, monsieur, you ought to do something besides criticising and finding fault. Tell us what form of government would please you." "Monseigneur," replied the author of the *Confessions d'un Révolutionnaire*, "you are aware of my social and political opinions. Well! I am longing for a state of things in which I should be guillotined as a retrograde conservative!"

Even without being driven up a corner, a joke, in familiar converse, may be none the worse for a little long-bow flavour. Many of Sydney Smith's pleasantries were of that description; as when he talked of Lord John Russell being equally ready, at a moment's warning, to cut off a leg or take the command of the Channel Fleet; when he spoke of cold missionary being served on New Zealand sideboards; and when he complained of people into whom you could thrust a joke only by a surgical operation.

As soon as talk is admitted to be an essential element of social intercourse, Politeness waves her sceptre over it, and commands it to conform to her rules and principles. Dissent,

and still more actual contradiction, should be expressed in the mildest possible terms. Our English vestry and public-meeting habits make us a little blunt at times. In decent French society, a discrepancy of views is always manifested with a certain courtesy both in manner and words: "Je vous demande pardon," "I beg your pardon," is the urbane substitute for "No; you are wrong." It is polite to suppose that other people *may* be in the right, even if you feel in duty bound to protest that you do not think them so.

In the drawing-room of a Florentine boarding-house, we were sociably seated round the fire. We had all been acquainted a month or six weeks; some of the inmates much longer. The hostess had announced an addition to our party, by the arrival, that day, of two American ladies, sisters, of distinguished family and certain age, who were to join us at dinner. The topics of the hour were being discussed—either the last grand-ducal ball; Mrs. G.'s success as Judith, in a tableau vivant with Holofernes; or the chance of meeting malaria and brigandage by posting, at that time of year, to Rome. The door opened, and two female figures, dressed alike in rustling black silk, entered without the slightest ceremony or salutation. Whether they had been listening at the door, or whether their apprehension was uncommonly keen, "I don't at all agree with you," the elder lady observed, addressing herself to the gentleman who was speaking.

"And I totally differ from you," sharply added the junior.

That was the letter of introduction which they presented for our united acceptance. We smiled, not very broadly nor openly, and instantly made room for them in our social circle. But, were the ladies *quite* polite?

Talk, to be interesting and amusing, need not be made unkind or libellous. Spiteful talk is very bad policy, setting aside its offensiveness, both to politeness and friendly feeling. Venomous tongues are hated even more than they are feared; and no one knows how susceptible his neighbour may be to undeserved and reckless sarcasms. Racine used to say that the most wretched criticism always gave him more pain than the greatest applause had caused him pleasure. If people *must* talk, and cannot keep silence, better than indulging in scandal is to take refuge in the sunshine and the rain. The latter, especially, is a great resource for those who are afraid to venture on more serious topics. There are two unfailing points of conversational meeting for the highest and the humblest intellects; namely, the neutral chatting-ground of the state of your health and the change in the weather.

Coarse, brutal, or self-sufficient talk sometimes has the effect of driving away social angels whom you fall in with unawares. When King Leopold, travelling incognito, recently made a short stay at Marseilles, he entered the Café Bodoul, and sat down at a table close to two persons who were playing dominoes. He appeared to watch the game with interest, and

even made a slight movement of impatience whenever a wrong domino was played. The player observed the gesture, and said, "Perhaps you would not have played so?"

"No," said the king, "I should not."

Some minutes later, the king again manifested his disapproval; and the player then remarked, with some ill humour, "You think I have again played wrong?"

"Yes," replied his majesty. "I should have played the double-five."

The player felt annoyed, and, shrugging his shoulders, said, "You are a donkey!"

A moment after, the king rose, paid his reckoning, and withdrew.

During this scene, the domino-player had noticed that one of the waiters kept making signs to him, which he could not understand; and, after the king's departure, he asked for an explanation.

"I merely wanted to let you know," said the waiter, "that you were talking to the King of the Belgians."

"Indeed!" exclaimed the player; "then I am afraid I have not been over-polite." The waiter seemed fully to concur in the opinion.

Boastful national talk, bragging patriotic exclusiveness, contemptuous depreciation of foreigners, betray narrow views and limited experience. The French—Parisian men of business particularly—are fond of stories about travelling Englishmen, illustrating their stupidity, pride, spleen, and eccentricity: as when a child of Albion sends his valet to see a waterfall for him, because he is too tired to go and see it himself. One tale, considered capital, is told of an Englishman who went to Geneva to visit the lake. They put him into one of those snug old-fashioned vehicles a *char-à-côté*, in which you sit sideways as you do in an omnibus, only you have no window behind you. Now, it so happened that, on taking his seat in the car, the Englishman's back was turned to the lake, so that he drove completely round it without once beholding it. Which trifling circumstance, however, did not prevent his returning to London (all Englishmen live in London), enchanted with the Lake of Geneva. Lord and Lady Alleash, in *Fra Diavolo*, belong to the same category of personages. They are tolerated on the stage, as conventional caricatures; but are insupportable if patronised as legitimate dramatis personæ by private talkers.

Some men talk little, and will not be forced to talk more. Often, your lion, fed to perform, refuses to play a single conversational trick. Others are perfect fountains of talk; it rushes out in an incessant stream. When once the fire-plug of their utterance is drawn, everything around is inundated, and there is no possibility of stopping it. You may wait for ever, "dum defluat amnis," while the river is emptying itself. Such talk is necessarily desultory, touching upon all things, and something else besides. There are hosts who consider a supply of it useful; it has at least the advantage of allowing you to ponder your own private concerns.

In England, this variety of talker is mostly a

male; but Paris abounds with female specimens. Of one, who has been photographed in print, Madame de S., the photographer says that the inside of her head is as muddled as the outside is smooth. "A woman in gracefulness, a man in acquired information, a Parisienne in heedlessness and confusion of ideas, giddy and serious, frivolous and grave, clever and absurd, restless, capricious, this person is a perfect summary of the chaos and convulsive starts of the French political, social, and literary world. She has long fits of silence; she listens. All at once, she explodes like a bombshell. Her conversation is then a soliloquy. Follow the thread of her discourse, if you can; for her ideas are shuffled and shaken in her head, like the cards in a pack, or the numbers in a *loto bag*."

"Ah, here you are!" she says. "You are come to-night. Much obliged; but I don't want you. You may go home again. Your last article was good for nothing. No, no; remain where you are. What a piece of business, the Pope's Encyclical! Monstrous! I have not read it; but our philosopher says that it is more improbable than Jack and the Bean Stalk. German affairs are very entangled. Impossible to get a box at the Gymnase for another fortnight. They might as well have allowed the bishops to have their say. How do you like my dress? It was immensely admired yesterday at the Admiralty. At the Hôtel Lambert it is thought that the Poles may make a struggle in spring. Mon Dieu, how badly your cravat is tied! You are aware that the comte loses three hundred thousand francs by the stockbroker who ran away last Thursday. The duchess believes Spain is ripe for revolution. That poor fellow's death gave me a good fit of crying. He was an immense ass, nevertheless. Once upon a time, he wanted to marry me; I laughed so heartily that he left the house without his hat. He came to inquire for it, a twelvemonth afterwards. I had given it to my coachman. Do you travel this summer? I do not; have had enough of it. Baden-Baden is always the same. When shall we travel in balloons? Is Nadar really a man of genius? Here is my *carte de visite* which he took. How I am aged! Will you let me speak? I cannot get a word in. Politics are wearisome; everything is wearisome. I have half a mind to go into a convent. Do not suppose I am speaking seriously. I have been to five balls this week. The foreign minister's was a complete success. It seems the King of Portugal is very popular. I am glad to hear it; but it's all one to me. What a pity poor Flandrin is dead! I wanted him to paint my portrait. Will you take any tea? After all, it is not so easy to remain a widow as you fancy. I am very much courted. You don't believe it? Word of honour! It is hard to choose. I should have no objection to the baron. He is rich, and only forty. But he makes too much noise when he blows his nose; which is curious, as he is not fond of music. Do you know why Edgar left his wife? It is incomprehensible. They married only a couple of years ago, and adored each other. However, people cannot be

always adoring. What a lovely country Italy is! Perhaps, rather too many brigands. You have never been assassinated? The sensation must be far from pleasant. You are as silent as a parrot in the sulks. Ah, Poetry! daughter of heaven, exiled on earth, without coat, coals, or candles. I should like to found a caravan-serai for all those travellers in the land of dreams. Poets should be lodged and boarded in it, with the monthly supply of a golden lyre and a pair of boots. Confess, now, that you consider me a wonder, and say, 'Here's a perfectly senseless woman!' No such thing; only I don't like to talk of the same thing three minutes together. What makes revolutions? Ennui. Lamartine says so. Come and dine on Tuesday; and try and be a little brighter than you are to-night. And now I have a secret to tell you. It is half-past ten o'clock. Good-by. If you see Madame Desfontaines, don't ask how her husband is. She takes no interest in his health, considering that he died a twelvemonth ago. Good night. Stop. I have one thing more to say to you. Prices have risen enormously; and it is a great misfortune to be plagued with servants."

Undoubtedly, Madame de S. can talk; but it is not so self-evident that she can reason.

While rendering all justice to French politeness in general, there is one item on the roll of good manners in which I hold we have the superiority; namely, the habit they indulge in of interlarding questions with their daily talk. Amongst our vulgar, the inquiry "How old are you?" is sometimes uncivilly responded to by "As old as my tongue, and a little older than my teeth." Too inquisitive children are in like manner rebuked with, "If you ask no questions, you will hear no stories." Even kindly talk may be fuller of questions than is pleasant. We once had a king, George the Third, whose interrogating propensities laid him open to many a hard satirical hit. An irreverent rhymester, Peter Pindar by pseudonym, was incessantly holding up the royal questioner to public ridicule. At the visit to Wilton House, in the statue gallery, the monarch asked,

"Who's this? Who's that? Who's this fine fellow here?"

"Sesostris," bowing low, replied the Peer.

"Sir Sosttris, hey! Sir Sosttris? 'pon my word! Knight or a Baronet, my lord? One of my making?"

At the famous inspection of Whitbread's brewery,

his curious Majesty did stoop  
To count the nails on ev'ry hoop;  
And lo! no single thing-came in his way,  
That, full of deep research, he did not say,  
"What's this? Hey, hey? What's that? What's  
this? What's that?"

Then boasting Whitbread serious did declare,  
To make the Majesty of England stare,  
That he had butts enough, he knew,  
Placed side by side, to reach along to Kew:

On which, the King with wonder swiftly cried,  
"What, if they reach to Kew then, side by side,  
What would they do? What, what? placed end  
to end?"

To whom, with knitted calculating brow,  
The Man of Beer most solemnly did vow,  
Almost to Windsor that they would extend.

A French actress, whose youth and beauty appeared inexhaustible—on the boards—never would tell her age. Of course, the more she wouldn't tell it, the more curious people were to know it. A woman can't keep a secret! She kept *that*.

By good luck—as the multitude thought—she was summoned as a witness on a trial. The gossips rubbed their hands and chuckled. "Aha! we shall know it now. She *must* tell, or go to prison for contempt of court. She *won't* go to prison; she *will*, therefore, tell."

The court was crowded with open-eared listeners. In French courts of justice, the witness does not stand in a box to give evidence, but sits on a stool, in the middle of the floor of the court, in front of the president's desk, and with no barrier or separation between it and himself.

The lady was ushered in, raised her right hand to heaven, took the oath to speak the truth, and then seated herself on the witness-stool.

"Your name?" asked the president.

"Angélique Toujoursfeuric."

"Your profession?"

"Artiste dramatique."

"Your age?"

You might have heard a pin drop, or the hair grow on the bystanders heads. Every eye was bent on the lady. She was driven into a corner at last!

Foolish Parisian public to think so! Angélique simply rose from her seat, walked straight up to the president's desk, and whispered the secret in his ear. He nodded, made the entry in his private notes, and smiling, continued the rest of his interrogatory as soon as she had resumed her place on the sellette.

The public retired with feelings of mingled disgust and admiration. The trial had lost all further interest; and the president was known to be a man of honour and gallantry, who would never let a pretty woman's cat escape from his presidential bag.

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